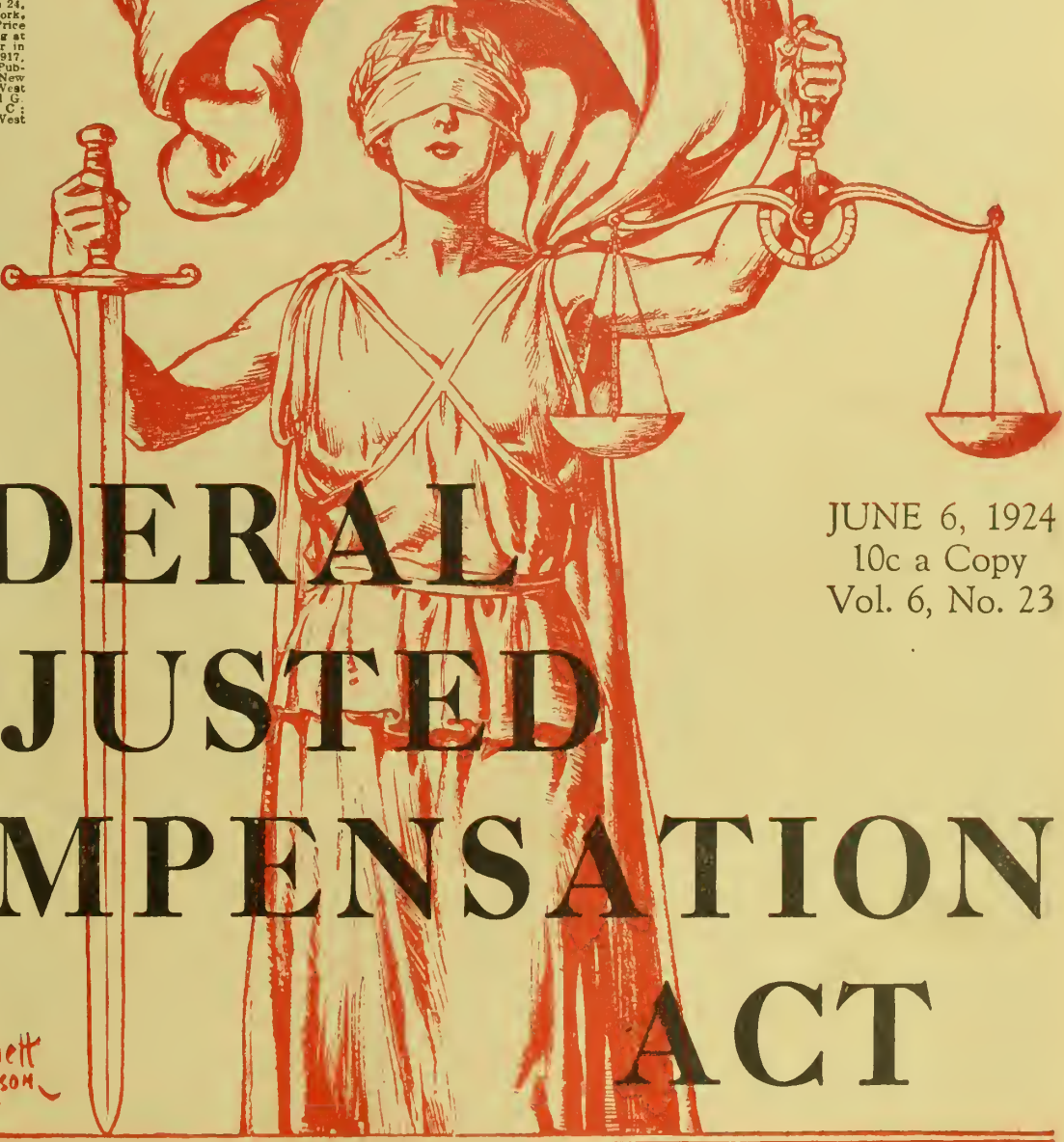


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The FEDERAL ADJUSTED COMPENSATION ACT

JUNE 6, 1924
10c a Copy
Vol. 6, No. 23

THIS Issue Contains, in Addition to the Complete Text of the New National Law, a Detailed Simple-Language Explanation of Its Operations and Benefits, Tables for Computing the Value of Individual Service Credits and Face Values of Insurance Policies, and a Sample Filled-In Facsimile of the Blank Application Form Which Every Beneficiary Must Send to Washington, Together With Directions for Its Use. This Number of the Legion's Official Magazine Is, in a Word

A COMPLETE MANUAL OF THE NEW LAW



This new kind of table beverage is sweeping the country by sheer merit



Why Kafex really satisfies the universal craving for coffee

Why many prefer it to Tea and Cocoa as a table beverage

One year ago Kafex—the new food drink—was put on the market. No advertising was attempted. We wanted to see if people would like it—and take to it—as every one of our friends did, who tried it.

Without the usual hurrah and ballyhoo of a big introductory advertising campaign we induced a few grocers here and there to put in a stock just to see how their customers would like it.

The result absolutely astonished us. The first thing we knew we were getting orders from the most remote sections of the country. People were so delighted that they wrote to their friends and their friends in turn wrote to us. In this way sales grew by leaps and bounds, until now in every state there are circles of ever widening popularity for Kafex!

Why Coffee lovers love Kafex

Kafex has the flavor and fragrance of the finest coffee. Experts find it difficult to tell Kafex from coffee—either before or after it has been prepared for the table. Even those who are "fussy" about coffee find that Kafex meets their most discriminating requirements.

To the millions who love coffee but cannot drink it—or dare not drink it as freely as they would like—Kafex comes as a happy solution of their problem. All that coffee offers Kafex supplies without harmful after-effects. **KAFEX GIVES THEM ALL THEY WANT—AND NOTHING ELSE. IT SATISFIES THE UNIVERSAL AMERICAN CRAVING FOR A HOT FULL BODIED ROBUST MEAL TIME DRINK.** It is delightfully flavored and fragrant. You do not have to pay a heavy penalty for free indulgence.

Why Tea and Cocoa drinkers turn to Kafex

Kafex, like tea, both cheers and refreshes. Many successful hostesses have found it as effective as tea when served at afternoon card parties and upon similar occasions. Kafex, of course, contains no tannin. Most people find it an agreeable change when served as

tea is served, with cakes and light refreshments. Like cocoa, Kafex as a cereal beverage has high dietetic value. For this reason many people are now drinking Kafex instead of cocoa, because they find it even more delightful to the taste and can drink it freely—without feeling heavy or lopy afterward.

Even children may drink it

Professor Lewis B. Allyn, internationally famous food expert of the Westfield Testing and Research Laboratories, Westfield, Mass., has examined and tested Kafex. He reports on it as follows:

"You have succeeded in producing a beverage product of great merit. It would appear to me to be well adapted for children or for those who are coffee sensitive."

In order to take care of the great demand, Kafex Incorporated, 2601 Bush Building, New York City, has arranged to supply direct readers of American Legion who will fill out and mail the coupon below attached to a one dollar bill. Two full sized packages of Kafex (each package containing enough Kafex to make 50 cups, a hundred cups in all) will be sent to you at once by mail postpaid. Or, if you want further information before ordering send coupon without the money.

Coffee Drinkers

who are troubled with
**Heartburn
Headache
Fatigue
Nervousness**
read this!

If you are still envious of the coffee drinker, you will find in Kafex all of the delightful flavor and fragrance and all of the stimulating qualities of coffee—but **NONE** of its injurious after effects.

We Want Agents Everywhere to Take Orders!

Having found as a result of its unparalleled sale and popularity that there is something about Kafex which wins friends and still more friends, wherever it is introduced—which wins sales and **REPEAT SALES**—we have completed plans for a **GIGANTIC SALES AND ADVERTISING DRIVE**, covering each section of this country. This intense, concentrated sales and advertising effort is sure to send Kafex rapidly to the height of fame and popularity—will quickly place Kafex among the leading, big selling food products of America. This campaign is now about to start. We want agents and salesmen everywhere to do the advance work in new territory. We have a proposition to offer ambitious men who want to make big money right off the bat—and at the same time build up for themselves **BIG JOBS LATER ON.**

Big Money Now and a Big Job Permanently!

A liberal commission on sales and a substantial reward in the form of a permanent place on regular sales force to every man who shows promise and wants to get in on the ground floor of a big new company. That's the ticket that you can write for yourself by filling out and mailing the agent's coupon below.

If you are the right man, we want you to sit right down and mail the coupon now. We will put you to work right away. And in the meantime we will be getting a line on you as to your fitness for even bigger things in the future. Every lick you put in will **COUNT TWICE**—THE FIRST TIME in a big, liberal commission paid you right away for immediate sales, THE SECOND TIME in the form of a job such as you have been looking for all your life. Act quickly!

This coupon brings 2 packages of Kafex!

KAFEX INCORPORATED A.L.I.
Bush Building, West 42nd St., New York City

I am interested enough in securing KAFEX to send you herewith \$1.00 for two full-sized packages of 50 cups each.

Name.....

P. O. Address.....

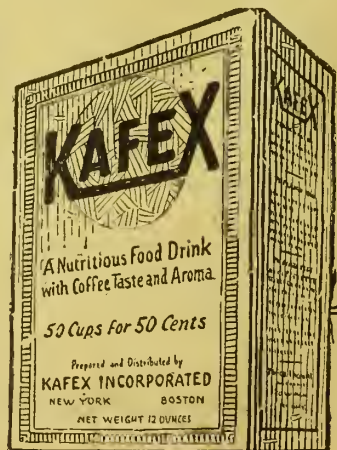
This coupon for attractive agents' offer!

KAFEX INCORPORATED A.L.I.
Bush Building, West 42nd St., New York City

I am interested in becoming an agent for Kafex and would be glad to hear from you regarding your proposition. I understand that in signing this I incur no obligation.

Name.....

Address.....





"SEE HOW EASY IT IS"

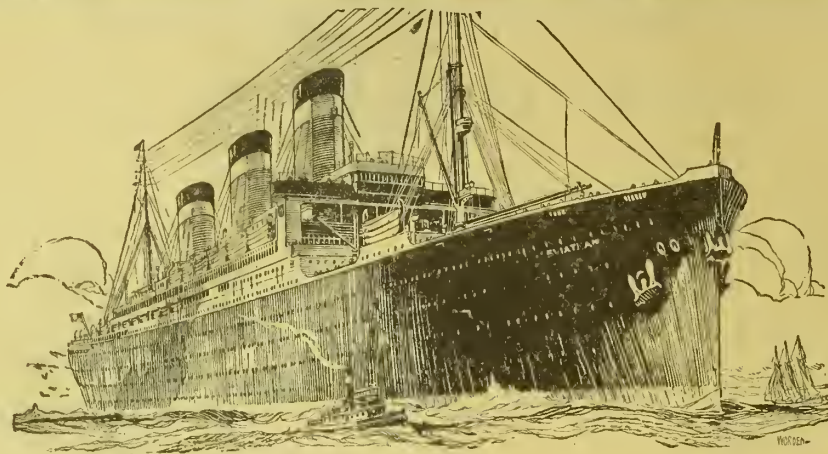
JELL-O

America's most famous dessert

THE great merit of Jell-O is that it is always ready. It is made as easily as a cup of tea is brewed. Write for a free booklet describing a wide variety of uses.



THE JELL-O COMPANY INC.
Le Roy, New York



\$85 Takes You "Over There" On American Ships

GET the "old gang" together for a wonderful trip to the scenes of a few years ago. The cost isn't much more than it was in '17 and '18. Exclusive third class cabins will be reserved for your party on any ship of the United States Lines sailing this summer. Investigate *American* ships before you make definite arrangements to go abroad.

Third Class Cabin On United States Lines' Ships Is Not Steerage

Third class cabins on these ships accommodate 2, 4 or 6 persons. They are clean, airy and comfortable. The berths have soft, sanitary mattresses and clean linen; water and other conveniences in each stateroom. The food is wholesome, appetizing and plentiful, and service of the best. Public rooms are large and inviting.

Ample deck space is provided for games and dances. Daily concerts are a feature on the voyage.

This is your chance to go to Europe at the lowest cost possible in years. Dozens of international events are taking place in Europe this Summer including the Olympic games and the British Empire Exhibition.

Send the Coupon Now

INFORMATION BLANK

United States Lines 45 Broadway, N.Y.
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Please send me without obligation the booklet and literature describing low price trips to Europe.

Name _____

Address _____

City _____

If you will mail the coupon you will receive illustrated literature containing descriptions and views of third class on American ships. With this will also come valuable travel facts about Europe and the booklet "What's Going on in Europe in 1924." Mail the coupon today.

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JUNE 6, 1924

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PAGE 5

The VICTORY Is WON

AFTER five years of unceasing effort The American Legion has made the principle of adjusted compensation a fact. The fight has been won.

The credit belongs to no single man, to no single unit, but to all the Legion.

When the crisis came, when it looked as if justice were to be denied for another year, it was the Legion as a whole that set in motion the forces which resulted in our success. Some months ago when it appeared that the Legion voice was to go unheard in the uproar of Washington I appealed to the Legion to make itself heard. No one man or small group of men could do it. The Legion—you men at home—held the trump card—your voice. You responded as you responded in 1917. And your efforts brought success.

I congratulate you and am proud to be your leader. But the response you gave was to be expected from Legionnaires. You did your loyal duty.

The Adjusted Compensation Bill is law. The Legion put it over. So upon the Legion devolves the stupendous task of administering the details which will result. We must handle the individual application of every veteran and see to it that he obtains his insurance certificate. Three million non-Legion veterans will look to us to aid them, and to them we owe a duty. Therefore The American Legion has placed its organization at the disposal of the Government. We must carry on for our non-Legion buddies.

Every post is told in this issue of the Weekly what it can do to help. I want each post to place itself in readiness to render this service for its members and all other veterans, to show by its action that our declaration that the Legion is an institution of service is no idle remark.

Now that the fight is won I want to speak frankly to veterans whose opposition to adjusted compensation caused them to withdraw from the Legion. Majority rule is the cornerstone of democracy. The majority of Legionnaires voted for adjusted compensation and got it. Now that it is out of the way, the Legion will carry on with its other endeavors—endeavors that make it the most powerful force for good in the nation. You must remember that after all, the Adjusted Compensation Bill was but one item in our program for upbuilding the country. There are still disabled buddies to guide and help, still children orphaned by the war to care for. There still remains our country to serve in time of peace. There is still your own community to be aided through your individual post. Give us a helping shoulder at the wheel.



John R. Quinn
NATIONAL COMMANDER

A PLAIN LANGUAGE SUMMARY of the Adjusted Compensation Act

THE purpose of the following article is to interpret the provisions of the Adjusted Compensation Law in simple terms, stripped of involved legal verbiage. As a source record, and for the convenience of those who desire to study the law in its complete and original form, the text of the Act is published in full beginning on page 31 of this issue.

THE Adjusted Compensation Act provides compensation for World War veterans, and for the dependents of certain deceased veterans, in the basic amounts of one dollar for every day of home and \$1.25 for every day of overseas service. The basic maximum to any individual who had no overseas service is \$500. The basic maximum to any individual who had both home and overseas service is \$625.

Veterans whose compensation at the above rate amounts to \$50 or less will be paid in cash. Dependents of deceased veterans whose compensation would have amounted to \$50 or less will likewise be paid in cash. Veterans whose compensation is in excess of \$50 will not receive cash—that is, immediately. The amount of their credit will be turned over to the Director of the Veterans Bureau, who will increase it by 25 percent, buy with the sum of money thus determined a twenty-year endowment paid-up life insurance policy and deliver the same to the veteran. The veteran's credit, thus invested, eventually will yield a still larger return by the continual earning and compounding of interest. The policy will mature and be paid to the veteran in cash at the end of twenty years, or if he dies in the interval his heirs will get the full amount of the policy immediately. The veteran can borrow on his policy when it is two years old.

By overseas or foreign service is meant service on shore in Europe or Asia, exclusive of China, Japan and the Philippine Islands, and service afloat, not on receiving ships, including in either case the period from the date of embarkation for such service to the date of disembarkation on return from such service, both dates inclusive.

ELIGIBLE BENEFICIARIES

THE handiest way to define the veteran eligibles under the compensation law is to list those who are ineligible. All others are eligible. The eligibility restrictions will cut certain veterans out entirely. It will deprive others of credit for part of their service. No credit is allowed for the following:

- (a) Veterans not honorably discharged.
- (b) Conscientious objectors who performed no military duty or refused to wear a uniform.
- (c) Aliens discharged on account of

alienage regardless of character of discharge.

(d) Persons who joined the service after November 11, 1918, and who had no service during the actual war period—April 6, 1917, to November 11, 1918.

(e) Service as a commissioned officer above the grade of captain in the Army or the Marine Corps, lieutenant in the Navy, first lieutenant or first lieutenant of engineers in the Coast Guard, or past assistant surgeon in the Public Health Service, or service by anyone having the pay and allowances, if not the rank, of any officer superior in rank to any of the grade just specified. This section does not bar a person who served as a captain and major, for example, from drawing compensation for the period of his service as a captain.

(f) Service while holding a permanent or provisional commission or a permanent or acting warrant in any branch of the Regular forces of the military or naval establishment; or, while holding such commission or warrant, serving under a temporary commission in a higher grade. This provision does not apply to non-commissioned officers.

(g) Service as civilian officer or employee of any branch of military or naval forces, contract surgeon, cadet of United States Military Academy, midshipman of United States Naval Academy, cadet or cadet engineer of Coast Guard, member of Reserve Officers Training Corps, Philippine Scouts, Students' Army Training Corps (except enlisted men detailed thereto), Philippine Guard, Philippine Constabulary, National Guard of Hawaii, Insular Force of the Navy, Samoan Native Guard or Band or Indian Scout.

(h) Service as commissioned or warrant officer performing home service not with troops and receiving commutation of quarters or of subsistence, except where such service subjected the individual in question to exceptional hazard. The Secretaries of War and of the Navy determine if the service was exceptionally hazardous.

(i) Time on farm or industrial fur-
lough.

(j) Time spent on work on roads or other construction work, for the period during which veteran's pay was equalized to conform to pay of civilian employees in the same or like employment.

(k) Service as a member of the Public Health Service while not attached to the Army or the Navy.

(l) Any service after June 30, 1919.

(m) Persons discharged or otherwise released from the draft for the period terminating with such discharge.

Three principal qualifications deter-

mine eligibility of a dependent of a deceased veteran to benefits of the Act:

(a) The dependent must be a veteran's widow or widower who is unmarried, or a veteran's child, mother or father.

(b) The person claiming compensation as a dependent must have been dependent on the veteran for support at the time of his death. A child is presumed to have been dependent if at the time of the parent's death the child was under eighteen years of age. A widow or widower is presumed to have been dependent upon submitting proof of marital cohabitation. A mother or father is presumed to have been dependent if an affidavit to that effect is made at the time of application for benefits under the Act.

(c) The deceased veteran must have been eligible to adjusted compensation in accordance with the stipulations previously given.

Compensation will be paid to one dependent only, except in the case of children, among whom the compensation will be divided share and share alike. The order of preference is widow or widower, children, mother, father.

"Child" is defined as a legitimate child; a child-legally adopted; a step-child if a member of the veteran's household; an illegitimate child, but, as to father only, if acknowledged in writing signed by him, or if he has been judicially ordered to contribute to the child's support or has been judicially decreed to be the child's father.

"Mother" and "father" include step-mothers and stepfathers, mothers and fathers through adoption, and persons who, for a period of not less than one year prior to his service, stood *in loco parentis* to the veteran.

WHAT STEPS TO TAKE

FILL out an official application blank, and forward the filled-out blank to the War or Navy Department or to the headquarters of the Marine Corps, Washington, D. C. Applications of Army veterans and dependents thereof will be handled by the War Department; applications of Navy and Coast Guard veterans and dependents by the Navy; applications of Marine Corps veterans and dependents by the Marine Corps. If a veteran served more than one service, as, for example, in both the Army and Navy, his application should be sent to the department in which he served last.

The Secretaries of War and of the

THE ADJUSTED COMPENSATION ACT AT A GLANCE

THOSE ELIGIBLE TO ITS BENEFITS: Veterans of the World War (with exceptions as noted in the accompanying article) and dependents of certain deceased veterans.

THE AMOUNT OF THE BENEFITS: To each eligible veteran or dependent of a deceased veteran, \$1 a day for each day of home service and \$1.25 for each day of overseas service (with maxima of \$500 for all-home and of \$625 for all-overseas service), the total amount computed in each individual case constituting the adjusted service credit, which, when multiplied by the factors shown in the table on page 8, will give the face (redemption) value of the adjusted compensation insurance certificate to which the beneficiary is entitled.

THE FORM OF THE BENEFITS: The adjusted

compensation insurance certificate is a paid-up life-insurance policy redeemable at face value in twenty years, or, in the event of the recipient's earlier death, at the time of his death in favor of whomever he names as beneficiary. Loans may be made against the policy after two years. Cash compensation will be paid to veterans whose adjusted service credit (see previous paragraph) amounts to \$50 or less and to eligible dependents of deceased veterans.

HOW TO SECURE THE BENEFITS: Obtain an official application blank from any post of The American Legion, fill it out *correctly* (a facsimile of the blank and full directions for filling out will be found on pages 10 and 11) and mail to the War Department (for Army veterans), the Navy Department (for Navy veterans), or Headquarters U. S. Marine Corps (for Marine veterans) Washington, D. C.

Navy are responsible for the distribution of blanks where they will be available to veterans, the dissemination of instructions for filling out these blanks, and explanations of the law; also, in collaboration with the Director of the Veterans Bureau, with the promulgation of such regulations as may be required for the administration of the law. The Act says they may adopt such means to these ends as they deem most effective. To this end both the War and Navy Departments and the Veterans Bureau have accepted the offered co-operation of The American Legion and The American Legion Weekly. Application blanks, instructions and other information may be obtained from Legion posts. The Weekly will act as a bulletin board where official information bearing on adjusted compensation will be published and explained from time to time. A sheet of instructions, lengthy and detailed, will accompany every blank form for the beneficiary's convenience. This should be studied carefully and adhered to strictly for the beneficiary's own good. A sample filled-out blank appears on pages 10 and 11 of this issue of the Weekly.

The Secretaries of War and of the Navy have asked the Weekly to emphasize that the greatest care should be exercised to fill out application blanks correctly. *Follow instructions. Mistakes and omissions will mean confusion and delay.*

Application forms will be available as soon as they can be printed and distributed but at least within sixty days. No applications from veterans will be received after January 1, 1928. No applications from dependents will be received after January 1, 1928, except where the veteran dies during the six months immediately preceding that date. Then the dependents may make application at any time within six months after the death of the veteran. Thus the absolute closing date is July 1, 1928.

All applications must be made in person by the veteran or the dependent. Where mental or physical incapacity prevents the making of a personal application, the application may be made by such representative of the applicant

as the secretaries of War and of the Navy may prescribe. No regulation covering this point has yet been promulgated.

COMPUTING THE CREDIT

DETERMINE the number of days of both home and overseas service in accordance with definitions of these terms already given, eliminating all service for which no credit is allowed, as set forth above.

Deduct sixty days from the home service thus determined. This deduction is to cover the \$60 bonus paid on discharge. This deduction may be made from service already described in paragraphs (e), (h), (i), (j) and (k) in the second column of the opposite page, notwithstanding the fact that such service may not be counted as compensable service under the Act. If home service was less than sixty days, deduction from overseas service must be made to make up sixty days.

After making these deductions from home or overseas service, or both, as the case may be, compute home service at one dollar a day and overseas service at \$1.25 a day, with maximums of \$500 for exclusive home service and \$625 for combined home and foreign service.

METHODS OF PAYMENT

IF the total base credit of the veteran, computed as indicated, aggregates \$50 or less, the veteran or his dependents will be paid in cash, beginning March 1, 1925, by a draft on the Treasury, which will be mailed to him at the address given on the application blank.

If the total credit is more than \$50 and the beneficiary is a dependent, the claim will be paid in cash, but not in one lump sum, as in the case of credits of \$50 or less. Credits of more than \$50 to dependents will be paid in ten equal quarterly installments. Payments will begin March 1, 1925.

If the credit is more than \$50 and

the beneficiary is a veteran, the amount of his credit is turned over to the Director of the Veterans Bureau, who first increases it by 25 percent and then, with the increased amount, buys a twenty-year endowment paid-up life insurance policy, or adjusted service certificate, as it is called in the Act, and delivers it to the veteran.

The face value of this certificate or policy will vary according to the length of service of the veteran and according to the age of the veteran. The reason for this is explained below.

The certificate may be put up as security for loans, as is explained in a subsequent section.

The face value of the certificate will be paid in cash in a lump sum to the veteran to whom it is issued at the expiration of twenty years.

In the event of the veteran's death before that time the face value will be paid immediately to the beneficiary he has named, or, if the beneficiary is dead or if no beneficiary has been named, the money will be paid to the estate of the veteran.

Veterans entitled to certificates who apply before February 1, 1925, will receive certificates dated and effective as of January 1, 1925. Veterans applying after February 1, 1925, will receive certificates dated as of the first of the month in which the application is filed.

If a veteran dies between the time he makes his application and January 1, 1925, the face value of the certificate will be paid to the beneficiary or the estate in the same manner as if death had occurred after January 1, 1925. Thus the adjusted service, or insurance certificate, is effective from the moment the application is made, though the policies cannot be dated earlier than January 1, 1925, nor payment made on them before that date.

The reason for the fact that the face values of policies for the same length of service will vary deserves explanation. Let us take the imaginary case of two veterans, A and B, each of whom served, exclusive of all deductions, one year. Let us divide this year as nearly equally as possible into home and overseas service; say, 182 days of home and 183 of overseas service. Now

assume that A is now 25 years old and B is 55 years old. The adjusted service credit of each is \$410.75. Yet the face value of A's life insurance certificate will be \$1,042.07, while the face value of B's certificate is \$904.06.

This fact—the fact that one veteran apparently receives more compensation than another veteran whose term of service was just as long—may cause more misunderstanding and more criticism of the Adjusted Compensation Law, perhaps, than any other detail of that law. Fortunately these misunderstandings can be removed, for the criticism is misdirected. Actually, all veterans are compensated in exactly the same measure, regardless of the differing face values of the policies.

WHY FACE VALUES VARY

IN the foregoing example A does not get a penny more than B, and this is why:

The law says (Section 501 of the Act): "The Director [of the United States Veterans Bureau] . . . is hereby directed to issue without cost to the veteran . . . a non-participating adjusted service certificate [that is, an insurance policy] of a face value equal to the amount in dollars of twenty-year endowment insurance that the amount of his adjusted service credit increased by twenty-five per centum would purchase, at his age on his birthday nearest the date of the certificate, if applied as a net single premium calculated in accordance with accepted actuarial principles and based on the American Experience Table of Mortality and interest at four per centum per annum, compounded annually."

The foregoing passage means simply this: The Director of the Veterans Bureau takes the amount of the adjusted service credit of each and every veteran and goes out and buys with it as much endowment insurance as it will purchase at the lowest going rates. Now \$410.75 (which was the credit of A and B) will purchase more insurance for a man twenty-five years of age than it will for a man fifty-five years of age. The reason is obvious. The man of twenty-five will live longer. Just how much longer, in all probability, he will live than the man of fifty-five is determined by the American Experience Table of Mortality, which is nothing more or less than a measuring stick of human life, based on the lessons learned by insurance companies in insuring millions of persons.

Statistics show that at the age of twenty-five the probability of dying within twenty years is .1669. That is, out of every 10,000 persons of that age 1,669 will die before they reach the age of forty-five and 8,331 will be alive at that time. At the age of fifty-five the probability of dying within twenty years is .5936. That is, out of 10,000 persons fifty-five years of age 5,936 will die and 4,064 be alive at the end of twenty years. For this reason a man of fifty-five cannot get as much insurance for his money as a man can who is only twenty-five years old.

Let us assume that A lives twenty years, as he probably would, at least, and collects his \$1,042. Let us assume that B dies at the end of ten years, which would be reasonably likely, and

at that time his dependents collect their \$904. It will be seen that the dependents of B have the use of their \$904 for ten years before A comes into possession of his \$1,042. Figure up the interest on \$904 for ten years compounded annually at four percent (and most money will earn more than four

HOW TO COMPUTE POLICY TOTAL

FIRST, determine amount of your adjusted service credit at rate of \$1 a day for home service and \$1.25 a day for overseas service, between dates of April 6, 1917, and June 30, 1919, after making required deductions.

Second, multiply the amount of the credit by the factor published herewith opposite the age, as determined by your nearest birthday at date policy will be issued (no policies will be issued before January 1, 1925).

Example: Veteran's age, 32. Two hundred and forty days home service minus the first sixty days at \$1 a day are \$180. Three hundred days overseas service at \$1.25 a day are \$375. Total adjusted service credit \$555. Multiply by 2.517, giving \$1,396.93, the face value of policy he would receive.

AGE	FACTOR	AGE	FACTOR
20	2.545	43	2.439
21	2.544	44	2.426
22	2.542	45	2.413
23	2.540	46	2.398
24	2.539	47	2.381
25	2.537	48	2.364
26	2.535	49	2.345
27	2.532	50	2.324
28	2.530	51	2.302
29	2.527	52	2.279
30	2.524	53	2.254
31	2.521	54	2.228
32	2.517	55	2.201
33	2.513	56	2.172
34	2.509	57	2.143
35	2.504	58	2.113
36	2.498	59	2.082
37	2.492	60	2.050
38	2.485	61	2.018
39	2.478	62	1.986
40	2.470	63	1.954
41	2.460	64	1.921
42	2.450	65	1.889

IMPORTANT NOTE: The foregoing factors include the twenty-five percent which the law says may be added to the adjusted service credit of veterans who benefit by the insurance provision. Widely published press reports emanating from Washington have misstated this point by saying the twenty-five percent increase should be added to the credit and the augmented sum multiplied by the factor. This unfortunate occurrence doubtless has led some veterans to believe they will receive a larger policy than actually will be the case. An example of erroneous figuring: \$555 plus \$133.75 or twenty-five percent equals \$693.75, multiplied by 2.517 would be \$1,746.16.

percent), and you will discover that B's \$904 will be worth as much or more than A's \$1,042 when he gets it.

The foregoing is computed roughly, merely as an example. By using the exact figures and assumptions from the Experience Table of Mortality it should be shown that, according to all laws of averages and probabilities based on past experience in such matters, A's \$1,042 policy at the age of twenty-five and B's \$904 policy at the age of fifty-five have exactly the same market value down to the fraction of a cent.

The example chosen shows a much greater disparity of policy face values than usually will be the case. Few veterans are as young as twenty-five and few as old as fifty-five. The average age of World War veterans today is thirty-two. About four-fifths of the compensable veterans under this Act are between the ages of twenty-eight and thirty-six. Had A been twenty-eight and B thirty-six years old, their policies would have figured out in the respective amounts of \$1,039.19 and \$1,026.05—a difference of \$13.14. An extreme and uncommon case was chosen, however, to illustrate the principle.

BORROWING PROVISIONS

A GOOD deal of what appears in the law under the heading of "Loan Privileges" necessarily is written in the technical language of finance, which may be somewhat obscure to the lay reader. This is necessary, however, for the protection of both the veteran and the Government—chiefly the former. Considerable of what appears in those sections of the law is addressed in particular to bankers and to the Director of the Veterans Bureau, who play a part in handling these loans, and is of more concern to them than to the average veteran who may desire to borrow on his insurance certificate. This account will confine itself chiefly to an explanation of those parts of the loan provisions, which should be of interest to the veteran who desires to know what his rights are in the matter of loans.

(a) Loans cannot be made on a certificate until it is two years old.

(b) The amounts which can be borrowed vary according to the age of the certificate, the age of the veteran to whom it is issued and the face value of the certificate. The loan value of a certificate increases from year to year up to the time it reaches sixty percent of the face value of the certificate. By law no loan or loans can exceed sixty percent of the amount of the certificate's face value. The table on the opposite page gives the loan value per \$1,000 of any certificate in any year to any veteran of any age. Each policy, or certificate, will have printed upon it the conditions under which loans may be made, including loan values. The loan values of certificates are determined in accordance with established actuarial principles used by all insurance companies.

(c) Any national bank, or any bank or trust company incorporated under the laws of any State, territory or possession of the United States or the District of Columbia is authorized to make loans on a veteran's promissory note,

(Continued on page 20)

HOW TO COMPUTE THE LOAN VALUE OF AN ADJUSTED COMPENSATION INSURANCE CERTIFICATE

TWO things determine the loan value of an adjusted compensation insurance certificate: (1), the age of the holder at the time the certificate was issued to him, and (2), the age of the certificate itself.

The older a man is when he gets his certificate the more he can borrow on it at a given time, with certain minor exceptions.

The older the certificate is, the more he can borrow on it.

The table printed below gives the loan value on a policy of \$1,000 according to the age of the holder at the time the policy was issued to him, and also according to the age of the policy itself (the terms 3d year, 4th year, etc., refer to the *beginnings* of the specified years).

Assume a veteran receives at the age of 32 a policy for \$1,536.20 and desires to know its loan value at the beginning of the fifth year. Reference to the table will show that this value is \$153.52 per \$1,000. Disregarding decimal points, multiply 153,620 (\$1,536.20) by 15.352 (\$153.52). The result is 2,358,374.240. Lop off the five end figures and divide the remainder up into dollars and cents and you have \$235.83, which is the loan value on a \$1,536.20 policy during the fifth year of its life. Note that the loan value in the final year is \$900 per \$1,000 for all ages.

To compute the face (redemption) value of an adjusted service certificate, see the table of factors given on the opposite page.

Age at Issue	3d Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year	11th Year	12th Year	13th Year	14th Year	15th Year	16th Year	17th Year	18th Year	19th Year	20th Year
20	\$87.79	\$119.83	\$153.39	\$188.54	\$225.34	\$263.88	\$304.26	\$346.56	\$390.87	\$437.31	\$485.99	\$537.01	\$590.50	\$646.60	\$705.44	\$767.18	\$831.97	\$900.00
21	87.77	119.82	153.37	188.51	225.31	263.85	304.21	346.50	390.81	437.25	485.91	536.93	590.42	646.52	705.37	767.12	831.93	900.00
22	87.77	119.81	153.36	188.49	225.28	263.81	304.18	346.46	390.76	437.18	485.83	536.85	590.33	646.44	705.29	767.05	831.89	900.00
23	87.77	119.81	153.36	188.48	225.27	263.79	304.14	346.41	390.70	437.12	485.76	536.78	590.25	646.34	705.20	766.98	831.85	900.00
24	87.77	119.81	153.36	188.47	225.25	263.77	304.11	346.37	390.64	437.04	485.69	536.68	590.15	646.25	705.11	766.90	831.80	900.00
25	87.78	119.82	153.36	188.46	225.24	263.74	304.07	346.32	390.59	436.98	485.61	536.58	590.05	646.14	705.01	766.82	831.75	900.00
26	87.78	119.82	153.36	188.46	225.23	263.72	304.04	346.28	390.53	436.91	485.52	536.49	589.95	646.03	704.90	766.73	831.69	900.00
27	87.80	119.83	153.36	188.46	225.22	263.70	304.02	346.24	390.48	436.84	485.43	536.39	589.83	645.92	704.79	766.63	831.63	900.00
28	87.81	119.85	153.36	188.47	225.22	263.70	304.00	346.21	390.42	436.77	485.34	536.28	589.71	645.79	704.67	766.53	831.57	900.00
29	87.84	119.87	153.39	188.49	225.23	263.70	303.98	346.17	390.37	436.69	485.25	536.17	589.59	645.66	704.54	766.42	831.50	900.00
30	87.86	119.90	153.43	188.52	225.25	263.70	303.97	346.14	390.33	436.62	485.16	536.05	589.46	645.52	704.41	766.30	831.42	900.00
31	87.90	119.94	153.47	188.55	225.28	263.72	303.97	346.12	390.25	436.56	485.07	535.94	589.33	645.38	704.25	766.17	831.33	900.00
32	87.93	119.99	153.52	188.61	225.32	263.75	303.98	346.13	390.25	436.56	485.07	535.94	589.33	645.38	704.25	766.17	831.33	900.00
33	87.99	120.06	153.59	188.67	225.38	263.79	304.02	346.16	390.24	436.46	484.92	535.73	589.05	645.06	703.92	765.86	831.12	900.00
34	88.06	120.14	153.68	188.76	225.46	263.87	304.07	346.16	390.24	436.43	484.84	535.62	588.91	644.88	703.72	765.68	831.00	900.00
35	88.15	120.21	153.79	188.87	225.57	263.97	304.16	346.22	390.27	436.42	484.79	535.52	588.76	644.68	703.52	765.48	830.87	900.00
36	88.24	120.35	153.91	189.00	225.71	264.10	304.27	346.31	390.33	436.42	484.74	535.41	588.59	644.47	703.27	765.26	830.71	900.00
37	88.36	120.49	154.08	189.18	225.89	264.27	304.42	346.42	390.40	436.44	484.69	535.28	588.39	644.22	703.00	765.00	830.54	900.00
38	88.49	120.66	154.27	189.39	226.10	264.48	304.60	346.58	390.49	436.47	484.63	535.14	588.17	643.95	702.70	764.72	830.35	900.00
39	88.66	120.87	154.52	189.66	226.37	264.74	304.83	346.76	390.60	436.49	484.56	534.97	587.90	643.63	702.36	764.40	830.14	900.00
40	88.87	121.14	154.80	189.98	226.69	265.04	305.10	346.95	390.71	436.50	484.47	534.78	587.63	643.27	701.97	764.04	829.90	900.00
41	89.12	121.43	155.16	190.34	227.06	265.38	305.38	347.16	390.82	436.50	484.36	534.55	587.31	642.87	701.53	763.65	829.63	900.00
42	89.39	121.78	155.54	190.75	227.46	265.75	305.68	347.37	390.93	436.49	484.21	534.28	586.93	642.41	701.03	763.19	829.33	900.00
43	89.72	122.17	155.97	191.20	227.89	266.13	305.99	347.58	391.02	436.44	484.03	533.97	586.48	641.88	700.47	762.67	828.99	900.00
44	90.07	122.59	156.45	191.68	228.33	266.51	306.29	347.77	391.08	436.37	483.80	533.59	585.98	641.27	699.84	762.10	828.60	900.00
45	90.46	123.06	156.95	192.17	228.80	266.91	306.60	347.96	391.14	436.25	483.52	533.15	585.40	640.59	699.12	761.45	828.17	900.00
46	90.88	123.55	157.46	192.68	229.27	267.31	306.90	348.12	391.14	436.09	483.19	532.63	584.73	639.81	698.31	760.71	827.68	900.00
47	91.32	124.04	157.99	193.21	229.76	267.72	307.19	348.28	391.13	435.89	482.79	532.05	583.98	638.94	697.40	759.89	827.14	900.00
48	91.76	124.56	158.53	193.75	230.25	268.12	307.47	348.41	391.08	435.65	482.33	531.38	583.12	637.96	696.38	758.97	826.53	900.00
49	92.21	125.09	159.10	194.30	230.76	268.54	307.76	348.53	391.00	435.35	481.80	530.63	582.17	636.87	695.24	757.95	825.85	900.00
50	92.70	125.66	159.71	194.90	231.30	268.98	308.07	348.66	390.91	435.02	481.22	529.79	581.13	635.67	693.99	756.81	825.10	900.00
51	93.24	126.27	160.36	195.54	231.88	269.46	308.39	348.79	390.80	434.65	480.57	528.88	579.96	634.32	692.59	755.55	824.25	900.00
52	93.80	126.94	161.07	196.24	232.52	270.00	308.75	348.93	390.69	434.25	479.88	527.88	578.70	632.87	691.05	754.16	823.32	900.00
53	94.42	127.66	161.84	197.01	233.22	270.57	309.15	349.10	390.59	433.84	479.11	526.79	577.31	631.25	689.36	752.62	822.38	900.00
54	95.09	128.44	162.68	197.84	233.99	271.20	309.59	349.29	390.48	433.38	478.30	525.60	576.78	629.46	687.90	750.90	821.14	900.00
55	95.82	129.31	163.60	198.75	234.82	271.89	310.07	349.50	390.36	432.90	477.40	524.29	574.99	627.48	685.39	749.00	819.87	900.00
56	96.62	130.23	164.60	199.74	235.73	272.65	310.60	349.74	390.23	432.34	476.38	522.81	572.19	625.27	683.08	746.91	818.47	900.00
57	97.48	131.24	165.68	200.81	236.72	273.48	311.17	349.97	390.06	431.69	475.24	521.15	570.06	622.81	680.51	744.60	816.93	900.00
58	98.41	132.33	166.83	201.96	237.78	274.33	311.76	350.18	389.81	430.93	473.91	519.26	567.68	620.10	677.71	742.06	815.23	900.00
59	99.39	133.47	168.07	203.20	238.89	275.23	312.34	350.35	389.48	430.02	473.38	517.14	565.07	617.15	674.67	739.32	813.36	900.00
60	100.44	134.71	169.39	204.48	240.05	276.16	312.91	350.46	389.03	428.94	470.68	514.86	562.29	614.03	671.43	736.35	811.31	900.00

APPLICATION FOR ADJUSTED COMPENSATION FOR SERVICE IN Army
(Army, Navy, Coast Guard, or Marine Corps)

This application must be sent to the War Department, Navy Department, or Marine Corps, as indicated in instructions, depending on whether your last service was in the Army, Navy, Coast Guard, or Marine Corps. Use the envelope provided for this purpose, with the proper address printed on it.

READ INSTRUCTIONS OVER CAREFULLY

To the Secretary of War or Secretary of the Navy.

The following statements are made by me in support of my claim for Adjusted Compensation under the provisions of the World War Adjusted Compensation Act

- Item No.
- 1 Name of veteran MORRIS THOMAS RICHARD Service or Serial No. 338,492
(Last) (First) (Middle)
- 2 Present address of veteran or dependent RURAL ROUTE No. 2
(House number and street)
AUGUSTA KENNEBEC MAINE
(City) (County) (State)
- 3 Date of birth of veteran March 29 1893 at Bangor, Maine
(Month) (Day) (Year) (City) (State)
- 4 Original entry into World War service in the Army, Navy, Coast Guard, or Marine Corps
WAS AS A private on July 15 1917
(Rank or grade) (Month) (Day) (Year)
at Camp Keyes, Augusta, Me.
- 5 Date of separation May 28 1919 at Camp Stevens, Mass
(Month) (Day) (Year) (Place)
- 6 I did ~~(have)~~ have oversea service.
- 7 Service in organizations, at stations or on vessels in the order named as follows
103d Infantry, 26th Division from August 22, 1917 to July 21, 1918
353d Infantry, 89th Division from September 16, 1918 to May 28, 1919
- 8 Character given on discharge certificate Excellent

Item 9 will be filled in only by men whose service or part of whose service was in the Marine Corps

- 9 Embarked for oversea service on (Name of vessel) (Date)
at (Name of port) and disembarked from (Name of vessel)
(Date) at (Name of port) on return to United States from oversea service.

Item 10 will not be filled out in case of dependent making application.

10. In accordance with the statements made by me in this application, I hereby apply for the benefits to which I may be entitled under the provisions of the World War Adjusted Compensation Act, and designate the following-named person as my beneficiary under the provisions of said act.
- Name Mrs Mary Ward Morris
(Mr., Mrs., or Miss) (First) (Middle) (Last)
Mother
(Relationship of beneficiary)
- Address of beneficiary Rural Route No. 2 Augusta, Kennebec, Maine
(House number) (Street) (City) (County) (State)
- Signature of veteran Thomas Richard Morris
(First) (Middle) (Last)

11.



RIGHT HAND OF VETERAN
(Plain imprint of four fingers taken at the same time)

12 (See instructions for this item.)

- (a) MORRIS THOMAS RICHARD
(Name of veteran—Last) (First) (Middle)
- (b) 338,492
(Serial number of veteran)
- (c) RURAL ROUTE No. 2, AUGUSTA, MAINE
(Address of veteran)
- (d) MARCH 29, 1893
(Date of birth of veteran)
- (e) CORPORAL, Co. I, 353d INFANTRY, 89th Div.
(Rank and organization at date of discharge)

(Extract from Title VII, World War Adjusted Compensation Act)

PENALTY FOR MAKING FALSE OR FRAUDULENT STATEMENT IN APPLICATION

Sec. 702 Whoever knowingly makes any false or fraudulent statement of a material fact in any application, certificate, or document under the provisions of Titles III, IV, V, or VI, or of any regulation made under any such title, shall, upon conviction thereof, be fined not more than \$1,000, or imprisoned for not more than five years, or both.

13. Commissioned service Grades From To
None
14. I was a commissioned or warrant officer performing home service not with troops and receiving commutation of quarters or of subsistence from

This Is the Application

DISTRIBUTION of the application forms for Federal adjusted compensation will be made about the middle of July. The same form will be used by veterans of the Army, Navy and Marine Corps, both enlisted men and officers, and by dependents of deceased veterans. All of the 11,000 Legion posts throughout the country will be supplied with the forms and provisions are being made by the Legion to assist all ex-service men to fill them out.

While a detailed set of instructions approximately 8,000 words long will accompany each application form, a brief summary of the instructions is given here, chiefly in order that the individual may have the information which is required assembled by the time he receives his blank. An addressed envelope will also be given to each applicant. Space is provided on the envelope in which the individual will complete the address by filling in the department which will handle his application, according to his branch of service in the war. Here is the information to be filled in on the envelope: In case a man's last service was in the Army, "The Adjutant General's Office"; in the Navy or Coast Guard, "Bureau of Navigation"; in the Marine Corps, "U. S. Marine Corps."

At the top of the form the applicant will show the branch of service with which he was last connected. For example: A man who enlisted in the Marine Corps and later was transferred and was in the Army at time of discharge, will show "Army" in the space provided.

Practically all of the information required can be obtained by the veteran from his discharge certificate or his certificate in lieu of lost or destroyed discharge. If you do not have either of these available, answer the questions on the application blank from memory as correctly as possible. If an applicant does not remember the information asked in any one question he should write "I do not know" in the space provided for the answer.

Some of the questions in the application form may seem farfetched to the individual, but the number has been reduced to a minimum and the information asked is absolutely required by the governmental agencies which will check up the records of veterans. As the instructions which accompany the blank will answer fully any questions which may arise, the Weekly is endeavoring in this article to cover merely those points wherein the requirements appear to be out of the ordinary.

When the veteran himself makes out the application form, it is necessary that he answer only items No. 1 to No. 20, inclusive. It is not necessary to have the application sworn to before a notary. The signature of two witnesses who are personally acquainted with the applicant must, however, be obtained. Items No. 21 to No. 26 are

Official Blank Form

filled out only in case the application is filed by a dependent of a deceased veteran.

The attention of applicants is called to Item No. 4. It is required that the grade or rank of the applicant at the time he entered service be given. In case a man enlisted as a private and later was commissioned, he should write in the word "private" in the space provided. National Guard men are in some cases vague as to the date on which their actual Federal Service began. This class of men can count service from the date they reported under the call of the President. On July 3, 1917, the National Guard was officially called to service. On August 4, 1917, the National Guard was mustered into Federal service. In cases where service between April 5, 1917, and November 11, 1918, was not continuous, dates of both inductions or enlistments must be shown.

In Item No. 7 the names of all organizations or vessels with which a man served, with the dates or approximate dates of such service, must be entered. If any time was spent in hospital, the name or names of hospitals and dates should be listed. The names of transports on which a man sailed for overseas shore duty are not to be included. Navy men and Army or Marine Corps men assigned to duty on vessels or transports will give the names of such vessels. In case there is not space enough in this item, the balance of organization or vessel service may be entered under Item No. 18.

Only Marine Corps men who sailed for overseas duty will fill in Item No. 10. They will show the names of transports, dates, and names of ports of embarkation and debarkation.

It is not necessary that the beneficiary of an adjusted compensation policy be the nearest relative or the person named in an application for War Risk Insurance. Any person is entitled to receive the benefits of compensation in case of a veteran's death. If a friend is designated as beneficiary the word "Friend" should be inserted (Item 10) in the line "Relationship of beneficiary."

Through the courtesy of the War Department the Weekly was furnished with an uncorrected proof of the application form, here reproduced. Only one change has since been made in the form. In Sub-Item (d) of Item 12, the date and place of the veteran's birth will be entered instead of the date only. This information must be given regardless of who is making the application.

The official adjusted compensation application form which is reproduced in these two pages has been filled out for a suppositional veteran who is entitled to adjusted compensation. A veteran who follows this form closely, substituting in each item the corresponding information covering his own case, should have no difficulty in getting his application approved.

to and during this period I was on duty at the following stations: None

15. I was granted a farm or industrial furlough from None to

16. I ~~was~~ (was not) a conscientious objector who performed no military or naval duties, what~~er~~ ever, and ~~did~~ (did not) refuse to wear the prescribed uniform of the branch of service in which I was serving.

17. I ~~was~~ (was not) discharged for alienage

18. Remarks:

See No 7. I was wounded in action July 21, 1918 and was in Base Hospital No. 16 until Sept. 15, 1918.

19. I certify that I am the person named in this application; (See instructions for this item)

that the statements made herein are made by me of my own free act and deed for the purpose of applying for Adjusted Compensation under the provisions of the World War Adjusted Compensation Act; and that the same are true and correct to the best of my knowledge and belief.

Date July 20, 1924 Signature of applicant Thomas Richard Morris
(First) (Middle) (Last)

Item 20 will not be filled in when dependent makes application.

20. We, the undersigned, certify that we know the person signing the application to be identical with the veteran whose service is set forth in the above application; that we have known

him (her) for five years and eight years, respectively;
(To be filled in by first witness) (To be filled in by second witness)

and that he (she) understands the statements made by him (her) and the penalty provided by law for making false statements.

Signature of witnesses: (1) Wilbur Robert Kahlins
(First name) (Middle name) (Last name)

Box 852, Augusta, Maine
(Address)

(2) Paul John Reynolds
(First name) (Middle name) (Last name)

852 Commercial St., Augusta, Maine
(Address)

Dependents must be sure to submit with their application the affidavits as shown in the instructions which are required by law and regulations.

The following items will be completed only when dependent makes application for compensation

21. At the time of his (her) death the veteran named in this application had the following-named dependent relatives now living:

1. Widow or widower
(First name) (Middle) (Last)

2. Child, age
(First name) (Middle) (Last)

3. Mother
(First name) (Middle) (Last)

4. Father
(First name) (Middle) (Last)

22. I am of the veteran named in this application, I was a
(Relationship of dependent)

dependent of him (her) at the time of his (her) death, at which time I was years old, and in accordance with the statement made by me in this application I hereby apply for the benefits to which I may be entitled under the provisions of the World War Adjusted Compensation Act.

23. My address is
(House number) (Street) (City) (County) (State)

24. Signature of dependent
(First name) (Middle name) (Last name)

25.

26.

STATE OF 88:

COUNTY OF

Subscribed and sworn to before me at

this

day of

(Signature of individual administering oath)

(Title)

[SEAL]

RIGHT HAND OF DEPENDENT
(Plain imprint of four fingers taken at the same time)

How *the* New Law Will Be Administered

LAST December a colored veteran named Sam Moore, a resident of Arkansas, wrote to the Secretary of War to say that he considered the eventual passage of the Adjusted Compensation Bill a matter concerning which observant men no longer could entertain serious doubts. Comrade Moore respectfully requested that the Secretary furnish him with an application blank, which he might fill out and send in to Washington to be placed on file. By this means the Secretary's correspondent inferred the labors of the War Department might be facilitated, and delay minimized in the matter of compensating Sam Moore, late private first class, 370th Infantry, 93d division.

Except that it is contrary to the traditional policy of the War Department to anticipate the outcome of legislation pending before Congress it would have been possible to comply with ex-Private Moore's request. At any time within the past two years the War Department has been prepared at an instant's notice to set in motion the vast machinery that is required to administer an adjusted compensation law. Plans and specifications for the job have been complete down to the individual application blank which between four and five million veterans must fill out. An official draft of such a blank was in readiness when Moore's forehanded letter was received.

True, it is not the same sort of blank, exactly, as those which in a few weeks now will be distributed by the million through all Legion posts, to enable veterans to take advantage of the compensation bill which has just become a law. Between December and the date of the final passage of the bill over the President's veto, the measure has undergone a good many changes. Each change altered somewhat the form of application. But these were all carefully kept track of by the War Department, and when the news was flashed from the Capitol that the bill in its final form had become a law, all that was necessary was for Major Smith of the Adjutant General's Office to get the Government Printing Office on the phone and tell them to run off fifteen million copies according to the form which had been delivered to the G. P. O. some days before.

These fifteen million blanks, with instructions for using, will be broadcast throughout the country within sixty days. While this is being done, however, no time will be lost. The Army, Navy, and Veterans Bureau, the three agencies chiefly concerned in the handling of the "bonus," are busy setting up and training the new organizations which will be required to administer the law. This is a sizable job in itself. In the Adjutant General's Office of the Army, where the applications of ex-soldiers will be received, checked and verified, a force of 2,300 persons will be required. The Navy and Marine Corps will need 300

people to handle the applications of former gobs and Marines.

All veterans whose adjusted service credits exceed \$50 will receive their compensation in the form of paid-up twenty-year endowment life insurance policies or certificates, as they are called in the Act, which will be issued by the Veterans Bureau. The Bureau makes out these policies on receipt from the Army, Navy or Marine Corps of certified information as to the length of service of each veteran. Under the law the policies cannot be dated earlier than January 1, 1925. A corps of the Bureau's insurance experts is now drafting the forms of the policies. A clerical staff is being organized to fill out the individual policies, as the applications come in during the summer and fall, and policies probably will be mailed to their holders as soon they can be issued, though payments cannot be made under a policy on account of death until after January 1, 1925.

The Veterans Bureau also will pay in cash the claims of all veterans whose adjusted compensation is \$50 or less, and will pay in cash the dependents of deceased veterans. These payments cannot be made until March 1, 1925. Thou-

sands of checks will be made out in advance and placed in addressed envelopes ready for mailing on that day.

The Bureau's force will number several hundred, and a small part of this force will be permanent. The Army and Navy "bonus" units will go out of business when the application period ends. The legal time limit on applications expires January 1, 1928, and it is expected that the bulk of them will be in before January 1, 1925. With the applications out of the way, the Army and Navy forces can quit, and with the issuance of the insurance certificates and the payment of the cash claimants the most of the Bureau's work will have been done. The payment of death claims as they come and the work that the loan feature of the policies entail will devolve upon the Bureau, but this will be absorbed without much trouble by the Bureau's present insurance division.

Major General Robert C. Davis, the Adjutant General of the Army, who has charge of the Army's end of the work, which is the heavy end, figures that it will take two months from the passage of the law to recruit the necessary forces, organize and school them, and get them in shape for action. That is the work which is going on at this moment. Veterans, therefore, may expect to begin submitting their applications about July 19th and the wheels will start to turn.

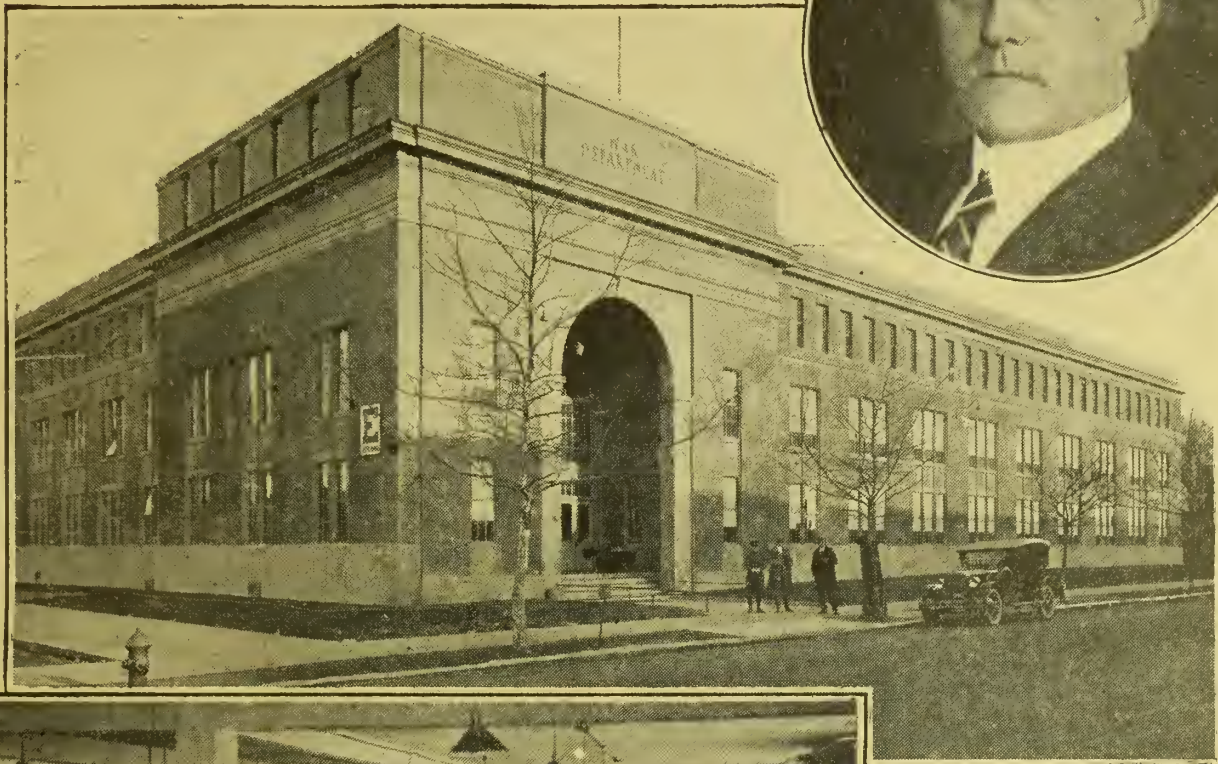
"If the veterans will apply promptly, as we hope they will," said General Davis, "the Army and Navy can have their part of the work behind them in nine months. This means the reception and verification and certification to the Veterans Bureau of between four and five million individual applications. To complete its part of the job in nine months the Army expects to be able to handle an average of 30,000 applications a day as soon as our special adjusted compensation section is open for business. The force will be green at first, of course, but we are selecting competent people, the officers in charge know their business, and with practice the daily grist will increase until at the peak we expect to pass on upwards of 70,000 applications a day.

"This is the largest administrative task which has ever fallen to the Army in peace-time. In fact, as far as I know it is the biggest job of detailed administration that has fallen to any branch of the Government, either in war or peace. In some respects it is a more difficult matter than the administration of the selective draft, because that job could be highly decentralized. The more you can decentralize a big job of administration the easier you make it. In handling the draft local boards were empowered to make decisions and do a great deal of work which in this 'bonus' affair must be done here in Washington. Some twenty separate

(Continued on page 21)

THE Secretaries of War and of the Navy and the Director of the United States Veterans Bureau have requested the Weekly to ask all veterans to refrain from writing those departments for information concerning the Adjusted Compensation Act until they have first read everything that is published about that Act in this issue of the Weekly, and until the official information sheets which will accompany the application blanks are distributed. In all probability the questions now in your mind can be answered by reading the information published in this magazine, which was prepared in collaboration with the officials in Washington. In case any point upon which there may be a question is not covered wait until the more detailed official information sheets are distributed. This wait will not delay your case. On the contrary, you are more likely to delay your case, as well as those of thousands of others, by troubling the officials with inquiries now, while all of their time is needed to organize the machinery for getting the Adjusted Compensation Law administered. If the official instruction sheet does not clear up your case, then write to the War or Navy Department and your inquiry will get prompt attention, but the special correspondence units which will handle such inquiries will not be established until after the official information is distributed.

The Machinery Is All Set *to Go*



Army administration building, where adjusted compensation applications of army veterans will be passed upon. Major General Robert C. Davis (in circle above) is organizing the administrative forces

Interior of Army administration building (above) showing World War records in readiness for influx of compensation applications. At the right is the finger print file, reference to which will be positive guarantee against fraud on the veteran or the Government



EDITORIAL

FOR God and Country, we associate ourselves together for the following purposes: To uphold and defend the Constitution of the United States of America; to maintain law and order; to foster and perpetuate a one hundred percent Americanism; to preserve the memories and incidents of our association in the Great War; to inculcate a sense of individual obligation to the community, state and nation; to combat the autocracy of both the classes and the masses; to make right the master of might; to promote peace and good will on earth; to safeguard and transmit to posterity the principles of justice, freedom and democracy; to consecrate and sanctify our comradeship by our devotion to mutual helpfulness.—Preamble to Constitution of The American Legion.

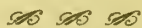
Inevitable Legislation

THE fight for the principle of adjusted compensation has been won. The best commentary on the specific bill which Congress enacted despite a Presidential veto is the fact that that bill is a law.

It is a law for two reasons. It was so strong economically that it could not be beaten on economic grounds. And the unswerving support of the Legion made it unbeatable on tactical grounds. Lacking either of these incentives the bill would have lost, and in his fight for economic justice the veteran would have been back to where he started in 1919.

The opposition went down fighting. Its effort was to amend the bill so that it could not be enacted. This attempt was well planned. The game was to make the bill appear more superficially attractive by the inclusion, among other things, of a cash provision, when it was known full well that a bill containing such a provision did not have the slightest chance of becoming a law.

The bill which became a law is basically the same bill that the Legion has indorsed at two national conventions. The main difference is that the home and farm aid and vocational training provisions were eliminated, so that the veteran who otherwise would have chosen one of these modes of payment must accept a paid-up endowment insurance policy. These eliminations were made by the House of Representatives last March after the Legion had sent broadcast inquiries to thousands of veterans, picked at random from the mailing lists of state departments, soliciting an expression of their preference of the three options then in the bill. Responses were received from 10,784 veterans in forty-three States. The result was 7,292 for insurance, 3,073 for farm and home aid, and 419 for vocational training. With the vote two to one in favor of insurance, and in view of the fact that endowment insurance is one of the most serviceable forms of investment known, the Legion acquiesced in the alteration of the bill in order to get this legislation on the statute books now.



THERE has been no cash option in adjusted compensation bills which Legion national conventions have indorsed within the past two years, nor, until the closing days of the recent contest, had any cash provision been seriously considered by Congress within most of that time. The cash option was withdrawn in the spring of 1922—the moment which witnessed the end of the after-the-war period of industrial depression and unemployment and the consequent pressing need for ready cash on the part of the greatest number of veterans. With the passing of this dire economic need (not desire) for cash, the presence of a cash feature in any adjusted compensation bill would have greatly lessened the chances of the passage of that bill. In the recent contest the presence of such an option would have defeated the bill absolutely. As it was, the bill won by a margin of only seven votes when the Senate overrode the President's veto and at one of the earlier stages of its peril-beset legis-

lative journey it got under the wire with a bare one minute to spare.

This is not to say that all who supported the cash amendment which the Senate voted down did so with the intention of trying to beat the bill, though their effort, however well intended, amounted to that. It is to say, however, that some who supported that amendment did so with the hope that it would prevail and the bill would then be lost. The Ex-Service Men's Anti-Bonus League, which needs no introduction to this audience, sent telegrams urging Senator Curtis, the Republican whip, and Senator Robinson, the Democratic floor leader, to rally support for the cash amendment. Senators Borah of Idaho, Glass of Virginia, King of Utah and Underwood of Alabama, four unrelenting foes of adjusted compensation, actually voted for the cash amendment. The big newspapers which for four years have fought any "bonus" encouraged the efforts to put over a cash option. These circumstances are significant enough to tell their own story.



VETERANS who will receive their compensation in the form of an endowment insurance policy are the gainers in many ways. Their actual rate of compensation is not a dollar a day for home and \$1.25 a day for foreign service; actually it varies, with the age of the veteran, from \$1.88 to \$2.54 a day for home and from \$2.36 to \$3.18 a day for overseas service. From the moment he fills out his application this money becomes a tangible asset to the credit of the veteran. It becomes a part of his wealth. The fact that it is not immediately spendable wealth makes it a greater asset in some ways, as any banker will certify.

The insurance policy is a constant protection to the veteran's family, who would receive the whole of it in cash immediately on the death of the holder. After two years the policy can be used as security for loans. At the end of twenty years the veteran, if living, is paid over the full amount of his policy in cash—an attractive stake in middle life when most men know how to make the wisest use of their money. The benefits of the Adjusted Compensation Act are free from state and Federal taxation and from attachment. Thus the certificate is a real asset which creditors cannot touch in times of financial stress when ready money counts for most.

The act is not perfect, of course. What piece of legislation is? The Constitution of the United States, which a great Englishman called the greatest document ever stricken off at a given time by the mind of man, has been amended nineteen times. The Adjusted Compensation Act can and doubtless will be amended. The business of amending is a simple process as compared with the business of getting something on the books to amend. It is probable that effort will be made to increase the loan value of the insurance certificates and to diminish the interest rate on such loans. One member of the Senate already has served notice that he will propose a cash option amendment. If he does so it will be interesting to note whether a cash option will continue to enjoy the support of the Anti-Bonus League and of Senators Glass and Borah. Time will disclose a lot of things.

Time will disclose, more and more, the soundness of the central provisions of the measure which has become a law. This cannot be otherwise, because the act is based on principles of economics and finance which are older than money is—which were the cornerstones of fortunes in the days of the Pharaohs as well as they are in the days of the Fords. No veteran will ever have cause to regret the support he gave the Legion in passing this bill. And the Legion, without that support, could not have done it.

A Personal Page by Frederick Palmer

The Things That Count

THERE has been another victory for the American sense of fair play. It may be submerged for a while, but eventually it finds its voice. It spoke in the House and Senate when they made the Adjusted Compensation Bill law over the President's veto. In his message Mr. Coolidge repeated in strong conviction all the familiar arguments against the bill. It took a two-thirds majority in Congress to outweigh him, and the two-thirds was forthcoming.

When two-thirds of the members of Congress break party lines to take a stand against a Presidential veto the meaning is clear. The people, however ready they may be to follow the President in other things, or however much they may personally admire him, disagree with him on this subject. If one of the twenty thousand new war millionaires now calls an ex-service man a "bonus-hunter," the soldier need not be bitter. All who have called him so have been repudiated by his countrymen.

The people heard both sides in the heat of a long controversy. It is they, the average thrifty man and woman as well as the very rich, who must pay the taxes which will meet the costs of the bill. They are the patriotic whole of the nation. They realized that the soldier who returned from service to find that his wife and child were pinched for the necessities of life, while a neighbor had been paid inflated wages, had not received the square deal.

That debt can never be paid in full, but the nation might put itself on record by an act that recognized by something more material than words that an injustice had been done. The result makes for national self-respect and makes us feel cleaner and more right with ourselves. What had better been done immediately after the war has at last been done. In the end it will mean more prosperity and unity.

Some veterans of long service may be disappointed that only short-service men receive cash. One argument of the bill's opponents was that as the ex-service man wanted cash the bill was of no use to him. Another argument was that whatever the ex-service man got he would promptly spend, anyhow.

This second argument proceeds on the idea that any man who has been in uniform is necessarily a spendthrift who is looking for the Government to give him a living. This was directed at men who had the soundness of body and mind, the selected youth of America, to be received for service in the Army and Navy. But we will forget that vicious jab below the belt by an opposition trying for any kind of a point in its desperation.

ESPECIALLY can we forget it, if we have a sense of humor, because it was in such laughable inconsistency with the third stock argument against the bill. This was that five years after the war the ex-service men had become settled and prosperous and did not need compensation. In other words, no square deal for the man who has not made good because he has not and no square deal for the man who has made good because he has.

The answer to all the arguments is that only a small percentage of the men do receive cash. Whether the rest of them are getting rich or earning bare day's wages they cannot immediately spend their shares of compensation no matter how much they would like to. What they receive from the country is a paid up insurance for the future. The country says to them: "Veterans, in recognizing the difference between what we paid men in uniform and men out of uniform, here is something for your old age. It's not much for each one of you, but a vast sum when taken altogether which means a good deal of taxation. It's a proof of the nation's gratitude and sense of fair play."

There are ex-service men who are hard up and in debt and have desperate need of cash. To them a bird in hand is worth

two in the bush. Others, who are doing well, could use the cash for paying off a mortgage or in other ways to help forward their affairs. These will have to be content with the thought, "Well, I've got that much laid aside, anyway. And I don't have to pay any premiums on it, as I would on a company life policy."

The future answer to all the arguments of the opponents of adjusted compensation will be in the number of policies which, after the borrowing clause goes into effect, shall remain free of loan indorsements. In a sense this will be a test of the veteran in making good as a thrifty citizen to the people in time of peace after having made good to them in time of war. It will also be making good to anyone dependent upon you and to your own future and the future of your children. It is the very beginning of thrift, and thrift is invariably the foundation of true prosperity.

When I was young I took out a small endowment policy with a company. I had to scratch hard sometimes to meet the payments and often I was tempted to borrow on the policy, but I kept thinking: "I'll hold that aside, anyway. It makes me feel independent in case anybody tries to get me under his thumb. I'll have it to rely on in case of hard sickness or any unexpected disaster."

With the same idea in mind I converted my war risk insurance policy into an endowment. When I pay the monthly premium called for by that yellow slip with money I would like to use in some other way I stiffen my resolution with the thought, "I've got that, anyway, and I'll hold on to it." All of which is advice, and advice is cheap and represents only one man's view to another man who may be in a different situation from his own. Still, I think that this is pretty good advice because I have sometimes found it so hard to follow, myself.

THE controversy is over. We lay aside all arguments. Other problems concern us. The path is clear for action upon them. I like to think that a few years hence many of our middle-aged men who could not understand the ex-service men's viewpoint, and who fought hard in their conviction against adjusted compensation, will be saying:

"I'm glad that we did the right thing by the veterans. That Legion is certainly a great constructive good influence in this land."

So it has been from the start. But the service that the Legion has done has not been realized by the public because the opponents of adjusted compensation have considered that the Legion existed solely for an assault on their pocketbooks. Legion men, themselves, hardly realize it unless they pause to add up all the items in a total of five years' achievement.

Now the public will have a chance, free of the blinding partisanship of controversy, to observe just what good causes the Legion as a whole champions and what good works each post does in its own community.

The best of the able-bodied men of the land at the time were in war service; they must remain the best of the land of their generation in peace service. On the basis of its training in service in the hard school of war the Legion must set an example to younger generations of how to keep the country at peace and how to keep strong, healthy and sane for all our problems and emergencies.

The place and the duty of the Legion is to be the most useful of all American patriotic and social organizations. Indeed, its career has only just begun.

In years to come when those who have held their adjusted compensation policies free of loans are still saying, "I've got that laid aside, anyway," they will not regret that the payment was not in cash. At any rate, their wives and children will not. And they will have fooled all those idiotic prophets who insist that an ex-service man is a natural spendthrift.

Sign on the Dotted Line

By Wallgren



HIGH SPOTS IN THE CAMPAIGN FOR ADJUSTED COMPENSATION

1919

JANUARY TO NOVEMBER.—Nation's debt to ex-service man generally recognized. Fifty-six adjusted compensation bills introduced in Congress designed to right economic balance between man who fought and man who stayed at home and reaped rewards of wartime industry.

NOVEMBER 10-12.—The American Legion, at its first National Convention at Minneapolis, goes on record in favor of adjusted compensation, but "leaves with confidence to the Congress the discharge of this obligation," that is, expresses no preference in favor of any of the fifty-six bills.

1920

FEBRUARY 10.—National Legislative Committee of the Legion in special session declares that veterans feel themselves entitled to \$50 a month, payable in government bonds. Special committee is appointed to work out details of a bill, in response to requests from leaders in Congress desiring Legion to give some definite expression of veterans' desires—Congress being in a quandary with its fifty-six bills.

MARCH 2.—Legion's special committee, after canvass of veteran sentiment, decides that a bill which would meet approval of majority of veterans should give veteran option of taking his compensation in form of land settlement, home or farm aid, vocational training or cash, payable in bonds. The committee drafts such a bill.

MARCH 19-22.—National Executive Committee of Legion approves four-fold bill drafted along above lines. This bill is introduced in the House. Subsequently a fifth option is added, giving veterans an opportunity to take their compensation in the form of twenty-year paid-up endowment insurance policies. Rate of compensation is fixed at \$1 a day for home and \$1.25 a day for foreign service, with maximums of \$500 for all home and \$625 for home and foreign service combined.

MAY 29.—House of Representatives passes five-fold bill, 289 to 92. The bill is sent to the Senate and referred to the Finance Committee, where it remains when Congress adjourns a few weeks later. Large financial and industrial interests revealed as the principal opponents of the bill.

SEPTEMBER 27-29.—Five-fold bill indorsed by Second National Convention of The American Legion at Cleveland.

SEPTEMBER 30.—Senator Harding, a candidate for President, declares in favor of adjusted compensation, saying the bill before Congress should pass.

1921

JUNE 20.—Senate Finance Committee favorably reports five-fold bill.

JULY 5.—By a vote of 46 to 4 the Senate makes the bill unfinished business, by which action the bill cannot be displaced from the calendar without a record vote. This is a severe blow to the opposition, which works for delay.

JULY 6.—Secretary of the Treasury Mellon sends the Senate a letter urging that the bill be beaten, asserting its passage would impose intolerable burden on Treasury.

JULY 12.—Mr. Mellon's letter does not have the effect intended. The compensation forces in the Senate stand firm, ready to pass the bill. Accordingly Mr. Harding appears before the Senate and asks them to send the bill back to the Finance Committee. His argument is that the Treasury can't stand the strain. The bill is recommitted by 47 to 29 votes, where it dies when Congress adjourns.

OCTOBER 31—NOVEMBER 2.—Adjusted Compensation Bill

again indorsed by Third National Convention of The American Legion at Kansas City.

DECEMBER 5.—Congress reconvenes and five-fold bill is reintroduced.

1922

FEBRUARY 2.—Secretary Mellon appears before House Ways and Means Committee and argues against the bill, saying its passage would embarrass the Treasury, because the Government was running at a loss and the deficit for the fiscal year of 1922 would be \$24,000,000 and for the fiscal year of 1923 \$167,000,000.

FEBRUARY.—After a series of conferences between House leaders, Legion officials and the President, to meet the President's wishes, the cash feature of the bill is restricted to veterans who would be entitled to \$50 or less. Arrangements are made for borrowing on the insurance certificates provided in the measure. Later the land settlement provision is dropped from the bill. This leaves three options in the bill—home and farm aid, vocational training, paid-up insurance.

MARCH 7.—Secretary Mellon, Comptroller Crissinger and Governor Harding of the Federal Reserve Board appear before the House Ways and Means Committee and urge defeat of the bill.

MARCH 23.—Bill passes House, 333 to 70. Fight for action in the Senate begins forthwith. The opposition strives to delay action.

JUNE 30.—Treasury statement at end of fiscal year shows surplus of \$313,000,000 as against deficit of \$24,000,000 predicted by Mr. Mellon in his arguments against the bill three months before. Amount of Mr. Mellon's incorrectness: \$337,000,000.

AUGUST 31.—Bill passes Senate, 47 to 22.

SEPTEMBER 16.—Bill goes to President.

SEPTEMBER 18.—Heads of twelve nationally known veterans' organizations dating from Civil War down call on President and urge him to sign bill.

SEPTEMBER 19.—President Harding vetoes bill, saying country cannot afford it. In his veto message the President quotes Secretary Mellon's estimated deficit for fiscal year ending June 30, 1923, would be \$650,000,000.

SEPTEMBER 20.—House of Representatives passes bill over President's veto, 258 to 54. Senate votes 44 to 28 to sustain veto—four short of the two-thirds required to nullify the President's action.

OCTOBER 16-20.—Fourth National Convention of The American Legion at New Orleans again indorses Adjusted Compensation bill as vetoed by President and instructs newly-elected National Commander to fight for its enactment into law.

NOVEMBER 20, 1922, TO MARCH 4, 1923.—Special session of Congress called to enact Ship Subsidy Bill. This bill passes the House, but a filibuster develops against it in the Senate and holds up all legislation until ship subsidy is abandoned. This makes consideration of adjusted compensation a legislative impossibility.

1923

JUNE 30.—Annual treasury report shows a surplus of \$310,000,000 for fiscal year of 1923. To support President Harding's plea of national poverty the Secretary of

(Continued on page 26)

How YOUR POST Can Help

ON the eve of the passage of the Adjusted Compensation Bill Russell G. Creviston, the National Adjutant of the Legion, went to Washington and placed at the disposal of the Government the facilities of the Legion in administering the soon-to-be-enacted law. The officials of the War and Navy Departments and of the Veterans Bureau, on whom this task devolves, were mighty glad to see Adjutant Creviston. Without the help that can be rendered by the 11,000-odd posts of the Legion, their job of explaining the law to some 4,500,000 eligible veterans and their dependents, of getting into the hands of each of these eligibles an official application form and seeing that each form is filled out *correctly* would have been a well-nigh impossible task. At least it would have been a long and expensive one, attended by delays and confusion. The veteran is the man who would have been inconvenienced most.

Now, with every post of the Legion co-operating, officials in Washington hope to have, through Legion assistance alone, the applications of 2,250,000 veterans filled out and on their way to Washington within sixty days after the blanks reach the Legion posts. The official blanks, with instructions for filling out, will be received by all posts within sixty days after the enactment of the law. The blanks will be the same, and the instructions the same in substance, as published in this issue of the Weekly. If the supply of blanks is insufficient, post officers may obtain additional blanks at their local post office, or by writing the War Department at Washington.

THE handling of the local end of the "bonus" administration problem gives the Legion an opportunity of service on a scale which never before has fallen to its lot. It gives the Legion a chance to go out and meet personally 4,500,000 buddies, most of whom have never joined the organization, and to do something for each of them which should be appreciated. That is one way of putting it. Another way is to say, as National Commander Quinn has said, that this work is a Legion obligation and a duty. The Legion is the father of adjusted compensation. Now it ought to help care for its child.

The first thing every post should do is to tell all the veterans in the community of the rôle the post has been elected to play in distributing compensation. Use the newspapers. Post commanders or adjutants should write out a piece along these lines and send or take it around to each of the local editors at once:

World War Veterans of Pleasantville [or name the county if your post membership is drawn from that much territory] are notified that Château Thierry Post of The American Legion of Pleasantville has been officially designated by the War and Navy Departments at Washington to assist in obtaining for veterans of this territory benefits due them under the Federal Adjusted Compensation, or Bonus Act.

This announcement was made today by

The National Commander says:

"I want each post to show that our declaration that the Legion is an institution of service is no idle remark."

John J. Jones, Commander of Château Thierry Post. Mr. Jones explained that the national organization of the Legion had made the Government a blanket offer of the services of every Legion post in this regard and that this offer had been accepted at Washington. The services rendered by the Legion are extended to all World War veterans and their dependents who are eligible to the benefits of the Adjusted Compensation Act, regardless of whether the veterans are members of the Legion or not. The Legion's services are offered without cost to the veteran or to the Government. Official bonus application forms will be available at every Legion post. Officers of the posts will explain to applicants how these forms are to be filled out and thus save veterans irritating experiences.

Commander Jones states that a supply of application blanks sufficient for all eligible veterans or dependents residing in Pleasantville [or Blank county] will be available at the headquarters of Château Thierry Post at 666 Main street, Pleasantville, about July 15th. When the forms arrive a call will be published in the press for a special bonus mass meeting at which every person eligible under the law is urged in his own interest to attend. For the protection of the veterans and the Government the requirements concerning the execution of these forms are very rigid. Some twenty-odd statements must be made on every form. These will be fully explained at the meeting. The forms may be filled out on the spot and forwarded to Washington without further delay.

GET a notice similar to the foregoing in your local papers at once, and as soon as the application blanks and accompanying literature (instructions, etc.) arrive fix a date for the big "bonus" meeting and boost for attendance for all that it's worth. If the post headquarters aren't large enough to accommodate the crowd that should turn out get a hall. Make it the biggest exclusively ex-service gathering your community has seen yet. That is the way to get the job over and done with. The community with its "bonus" applications all in early will have a load off its mind. Run several notices in the local papers calling attention to the date and place of the meeting, something like this:

All World War veterans of Pleasantville and the dependents of deceased veterans who are eligible to the provisions of the Federal Adjusted Compensation Act, are notified to meet at the headquarters of Château Thierry Post of The American Legion at 666 Main street, Pleasantville, at 8 p.m., Saturday, July 19th, to file their official applications as required by law. John J.

Jones, commander, and Patrick O'Laughlin, adjutant, of Château Thierry Post, have been designated as agents of the War and Navy Departments to receive applications from Pleasantville and surrounding territory.

The post has received a supply of official application forms sufficient for the community. These forms are rather long. Some twenty questions are asked on them. They must be filled out correctly. All of this will be explained at the meeting, the object of which is to get in the application of every veteran in this community on this occasion, if possible. The Legion is rendering this service free of charge to all veterans and without cost to the Government. Compliance with this request to attend the meeting of July 19th, will be a convenience which will be appreciated by the Legion officers who have undertaken this work.

All honorably discharged veterans below the rank of major in the Army or Marine Corps and lieutenant commander in the Navy, exclusive of officers holding Regular commissions, are eligible; likewise the wives, children, mothers and fathers of deceased veterans. The law will be fully explained at the meeting. It is not necessary to bring discharge certificates, but the applicant should have in mind the dates of his entry into service, his discharge therefrom, the date he sailed overseas, the date of his return and the name of the ship in each instance.

OF course no post will be entirely successful in getting every applicant to turn out at the first meeting. Arrangements must be made whereby applicants can present themselves at later dates, obtain forms and instructions as to how to execute them. The newspapers can be of great assistance in this. All regular meetings of the post for the next year could be advertised in the press so that any tardy vet who hasn't got his application in can show up and be taken care of.

The foregoing suggestions are made to apply to a town which supports a single post. In towns where there are more than one post and in cities where there are many posts, the problem is more complicated in a way. It will be up to the officers of the county council or for representatives of the several posts to get together particularly on the publicity. Here again the newspapers can be of help.

Such is the service Legion posts can render their Government, their communities and all veterans. It means some hard work, but it should not be thankless work. The country was agreeably amazed last winter by the way the Legion whipped in and saved the Adjusted Compensation Bill after the opposition was pretty sure it had the Legion licked. Legion stock went up in Washington in particular when that job was done. This same official Washington is watching the Legion again, and as never before, to see what it is able to do with a problem of a different sort. A creditable performance will have its effect upon official sources. It will also have its effect on local sources. Every post official knows that. Let the non-member know that he can look to the Legion when he needs a hand, and maybe in the next few months there won't be so many non-members.

Victory With One Minute to Spare

How the Legion's Four-Year Fight for Compensation Was Won by a Margin of Sixty Seconds—*Taylor's Timely Intervention*—The Cash Option Bugaboo and Its Influence in the Final Stages of the Battle

WASHINGTON, May 26th.

THIS will be a short and simple annal of how the long and complicated fight for the Adjusted Compensation Bill was won.

For the moment we will pass over the fact that the United States Senate on May 19th by a vote of 59 to 26 flat-tended out the veto of Mr. Coolidge. After all had been said and done, that was merely a matter of form.

This is not boasting. It is a fact. That Senate veto vote, which the opposition tried to move heaven and earth to swing against the veterans, was a matter of form. To the last moment the enemies of the bill were hopeful, and some of them were confident, that they had the Legion beaten. But it panned out that they were guessing while the Legion knew. The Legion's legislative strategists sat in the Senate gallery prepared that the President's veto should receive twenty-seven votes. Actually it got only twenty-six recorded votes, though one Senator's paired vote brought the opposition's total to 27, or exactly as the Legion had calculated. The bill had seven votes over the two-thirds majority required to nullify a presidential veto.

We will also pass over, for the moment, the fact that on April 23rd the Senate originally passed the Adjusted Compensation Bill by a vote of 67 to 17. That, too, was a matter of form.

Now we will go back to April 12th, which fell on a Saturday. In the stately quarters of the Senate Committee on Finance, where two marvelous silver and crystal chandeliers overhang a mahogany table of heroic proportions, the gentlemen of the committee sat in solemn session. They were gathered about the table, which was strewn with books and papers. The forenoon waned. The hands of the clock above the marble mantel-piece made unrelenting progress toward noon.

To the casual observer there would have appeared nothing strange in the behavior of that clock. Its hands would have seemed to move no faster and no slower than they ought to. But to John Thomas Taylor, vice chairman and executive secretary of the National Legislative

Committee of The American Legion, those hands seemed to burn up the track to reach the ominous hour of twelve. Mr. Taylor was not in the committee room. No one was there except the Senator members and an occasional clerk or secretary, gliding in and out. Through the door thus opened were revealed fugitive glimpses of the scene within—the Senators about the long table, with pursed brows, deciding the fate of the Adjusted Compensation Bill. Mr. Taylor was one of those waiting in this ante-chamber. His colleagues were bored and disinterested newspaper reporters who frequently glanced at their watches. Mr. Taylor, though neither bored nor disinterested, frequently glanced at his watch also. At twenty minutes of twelve a friendly secretary slid out of the conference room.

"They have decided to report the bill out," he said. "It will take precedence over the tax bill on the floor of the Senate."

That was exactly the news Taylor had been waiting for. A couple of the newspaper men who were inclined to take a chance reached for telephones and flashed their offices this unofficial information. Two minutes later it was clicking over the wires throughout the land. Reporters of more conservative stamp decided to await official information. It would not be long, in any event. The committee would adjourn at noon. Taylor waited, naturally. On a matter so important he must have absolute confirmation.

This was the situation when the committee had convened two hours before:

It had finished its work on the tax reduction bill the previous day, and had agreed to report that bill for action on the floor of the Senate. It was only a question of framing the report. Now National Commander Quinn of the Legion had had the promise of influential Senators on the committee that the Adjusted Compensation Bill would be reported by the committee ahead of the tax bill and considered ahead of it on the floor of the Senate. Such a course was indispensable to victory.

To get the tax bill ahead of the compensation bill was just the thing the anti-compensationists wanted to bring about. It would mean weeks of delay. May would stretch into June. Then would come the national political conventions. Congress would adjourn. The Adjusted Compensation Bill would meet death, as once it had done before in its precarious career, in a calm and dignified manner in one of the pigeon-holes of the Senate Finance Committee.

So it became imperative to get the Finance Committee to reverse its tentative decision and to get the Adjusted Compensation Bill ahead of the tax bill, which, as everyone knows, originally was designed by Secretary Mellon to administer the quietus to the "bonus." The Finance Committee met that morning to settle the matter for keeps. Taylor was on the job early. He saw the members individually before they went to the meeting. When the meeting convened he appeared before it and reminded the Senators as forcefully as he knew how of the promise of Senate leaders to report the Adjusted Compensation Bill ahead of the

tax bill. The Senators again informally agreed to do this, and Taylor left their presence, taking his stand with the watchers outside.

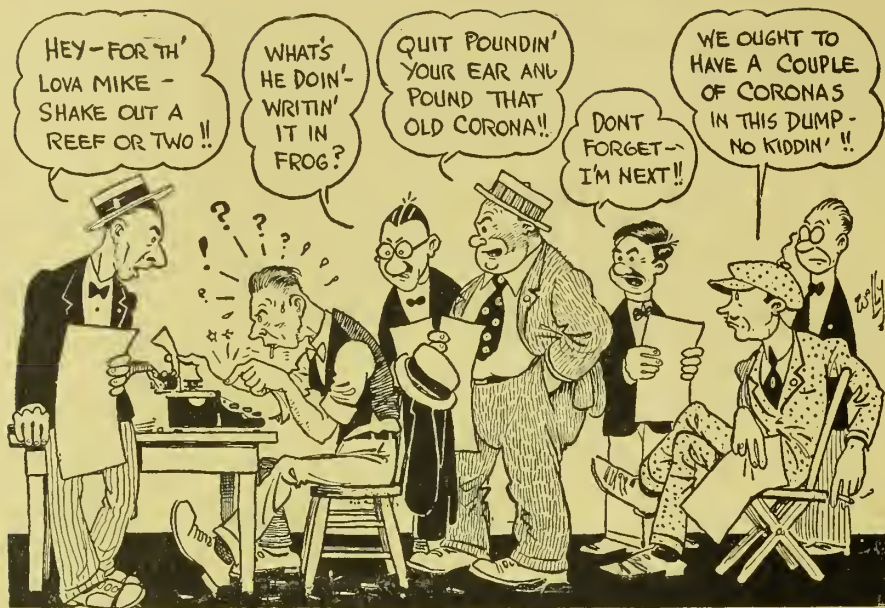
Then, at 11.40, came the unofficial news that he had been waiting for.

Ten minutes more went by. The committee was still in session. This was funny. If they had agreed to give the Adjusted Compensation Bill the right of way, what detained them? The newspapermen were perplexed. Taylor was worried. The committee room door opened. A secretary came out, with ruffled air.

(Con. on page 27)



John Thomas Taylor, Vice Chairman, and Aaron Sapiro, Chairman of the Legion's National Legislative Committee



"It's all over but the typing"

YOU'VE got a mean job of paper work to do—so grab yourself an application and hop to it—tout de suite!

And be sure to fill it out on a typewriter—otherwise you may have the fun of doing it over again.

If you don't own a Corona, bring your application to the Corona store and use one of ours, gratis.

Bring along your own information—for while the Corona Dealer is a good natured guy, he doesn't pose as an expert on filling out bonus applications.

(No, Buddy, you guessed *wrong*—this is not a scheme to make you buy a Corona. This tough old writing machine has figured in so many scraps with the A.E.F. that she'd kinda like to help finish the job.)

CORONA TYPEWRITER COMPANY
132 Main Street, Groton, N. Y.

*Use
this*

Corona Typewriter
Company
132 Main Street
Groton, N. Y.

Slip me the name and address of the nearest Corona Supply Sergeant. I may need to use a Corona long enough to get out that bloomin' bonus application.

Name

Address



A Plain Language Summary

(Continued from page 8)

secured by his certificate. The consent of the beneficiary is not necessary. When a loan is made the bank takes possession of the certificate, returning it on repayment of the loan by the veteran.

(d) The rate of interest charged upon the loans shall not exceed by more than two percent per annum the prevailing rate charged for the rediscount of ninety-day commercial paper by the Federal Reserve Bank for the district in which the loan is made. This rate is now $4\frac{1}{2}$ percent throughout the country, which would make the maximum legal rate on loans $6\frac{1}{2}$ percent.

(e) If the veteran does not pay the principal and interest of the loan on its maturity the bank may present the note and the certificate to the Director of the Veterans Bureau, who may cancel the note (but not the certificate) and pay the bank what is due it. The Director shall restore to the veteran any certificate so accepted upon receipt from the veteran of an amount equal to the sum of (1) the amount the Director paid the bank in cancellation of its note and (2) interest on such amount to the date of repayment by the veteran, at six percent per annum.

(f) If the veteran fails to redeem his certificate from the Director before its maturity or before death, the director shall deduct from the face value of the certificate the amount paid the bank and interest at six percent to the date of maturity or the veteran's death. The remainder is paid to the veteran or to his dependents.

(g) If the veteran dies before the maturity of the loan, the amount of the unpaid principal and interest accrued to the date of his death shall immediately become payable. In such case, or if the veteran dies on the day the loan matures or within six months thereafter, the bank, upon notice of death, shall present both the veteran's note and his insurance certificate to the Director, who shall cancel the note and pay the bank the unpaid principal and unpaid interest to date; except that if, prior to payment, the bank is notified of the death by the Director and fails to present the note and certificate within fifteen days after notice, such interest shall run until only fifteen days after such notice.

(h) If the veteran is living when his certificate matures at the end of twenty years, and there is a loan out against the certificate, the bank holding the note and certificate shall present them to the Director, who will cancel the note, paying principal and interest. The sum thus paid is deducted from the face value of the certificate and the balance is paid to the veteran.

(i) Any negotiation, assignment or loan made on a certificate except in keeping with the foregoing is void.

LEGAL PENALTIES

ANY veteran, dependent or other person who knowingly makes any false or fraudulent statement of a material fact in any application, certificate, or other document or regulation which may hereafter be promulgated for the

purpose of administering the Adjusted Compensation Act, is liable on conviction to a fine of \$1,000, or five years imprisonment, or both.

Any person who charges or collects or attempts to charge or collect, either directly or indirectly, any fee or other compensation for assisting in any manner a veteran or a veteran's dependent in obtaining any of the benefits, privileges or loans to which he may be entitled to under the Act, is liable on conviction to a fine of \$500 or one year's imprisonment, or both.

Any bank, or officer or employee of any bank, who charges or collects or tries to charge or collect from a veteran any fee or compensation (aside from the legal interest) for making any loan on a certificate as authorized by law, shall, in addition to the foregoing penalty, be liable to the veteran for a penalty of \$100 to be recovered in a civil suit by the veteran.

No sum payable under the Act to a veteran, to a veteran's dependent or estate, or to any beneficiary named in his insurance certificate policy, or any such certificate or the proceeds of any loan made on such certificate shall be subject to attachment, levy or seizure under any legal or equitable process or to national or state taxation. This sweeping provision greatly enhances the value of the benefits of the Act; it guarantees them to the man who is hard pressed as a result of financial difficulties—when he needs money most.

The Secretaries of War and of the Navy and the Director of the Veterans Bureau are charged with the promulgation of such regulations as may be necessary to insure the proper administration of the law. Certain points of the law have purposely been left to the discretion of these officials to determine, because an attempt to determine them beforehand would have resulted in endless delay and possibly an injustice to the veterans. By arrangement with the officials in charge of these matters all important administrative regulations and interpretations of the Act will be published and explained from time to time in *The American Legion Weekly*.

IF this copy of *The American Legion Weekly* has interested you and you wish to subscribe for a full year, just send \$2.00 with your name and address to

THE AMERICAN LEGION WEEKLY
627 West 43d Street New York City

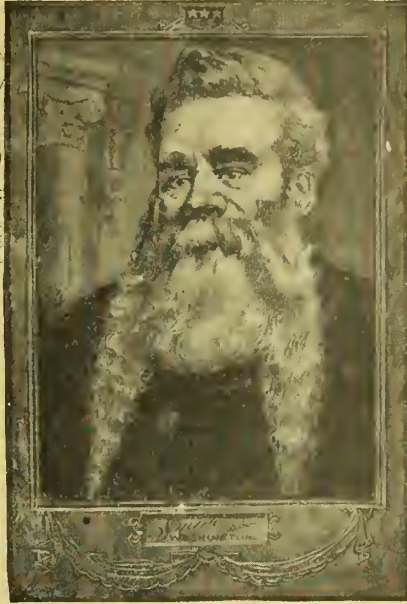
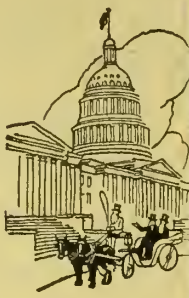
How the Law Will Be Administered

(Continued from page 12)

statements must be made on each application form. The answers to each of these questions must be checked against the individual records of each soldier; and these records exist nowhere except in Washington. Thus there can be no decentralization.

"The Army expects to handle this job successfully, and I hope with some credit, because we have practiced a policy which you may recognize as one of the prime doctrines of the War Department; namely, preparedness. For more than two years we have been making ready for this job. Plans have been worked out to the smallest detail

TAKING WHISKERS AT FACE VALUE



It may be conceded that many a brave heart has beaten behind a bicaudate beard, but who will say that a moss-covered Adam's apple is either a thing of beauty or necessarily a joy forever?

When men of high attainments were willing to wear such whiskers as are shown here it was customary to make covenants under cover. Now bewildering entanglements are out of order, and open spaces openly arrived at lend character to ambassadorial countenances.

Daily shaving has, in fact, become an established habit among men who recognize the great importance of looking their best.

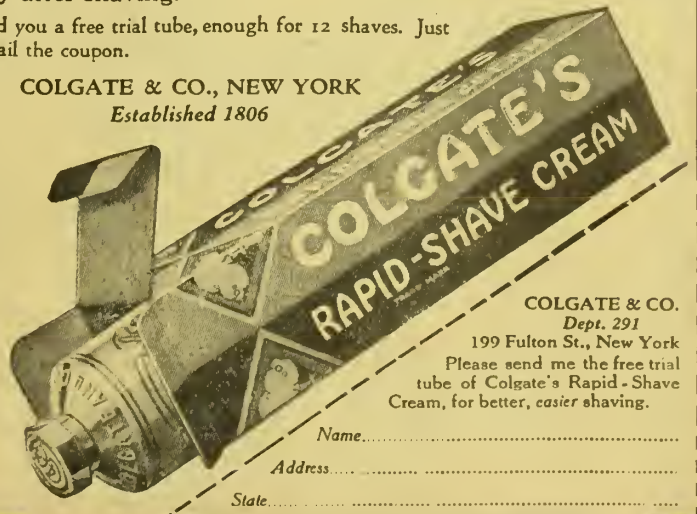
COLGATE'S softens the beard at the base

You can shave easily and quickly, no matter how heavy your beard may be, if you will lather with Colgate's Rapid-Shave Cream.

It does away with hot towel applications, and needs no rubbing in with the fingers. Best of all, it leaves the face cool, soothed, and velvety after shaving.

Let us send you a free trial tube, enough for 12 shaves. Just fill out and mail the coupon.

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Established 1806



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Dept. 291

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Please send me the free trial tube of Colgate's Rapid-Shave Cream, for better, easier shaving.

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Address.....

State.....

The Source-Records Of the Great War

gives you the real inside story of everything worth knowing, in the very words of the German, Austrian, Bulgarian and Turkish Officials and Observers, as well as those of France, Belgium, Great Britain, Russia, Italy and the United States.

Seven Magnificent Volumes

Compiled by an Association of fifteen hundred International Specialists

These Records are being distributed with the endorsement of the National Executive Committee of The American Legion, and most of the State Departments are cooperating, as the Legion is interested in having the people of the United States informed as to the truth of the World War.

"The Committee, after careful examination of the books, finds that they represent a valuable compilation of authentic reports of the World War. It is their further opinion that one of the most important objects which The American Legion can have is the dissemination among our people of accurate historical data. It is believed that The American Legion can and should do everything in its power to further the distribution of this set of Uncensored Records.

— Extract from report of Special Committee.

Official and Uncensored

Endorsed by the leading statesmen, economists and educators of the world

OPPORTUNITY FOR LEGIONNAIRES

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THE OFFICIAL SOURCE RECORDS FUND

Lemuel Bolles, Comptroller
30 Church Street, New York City

—predicated, of course, on the current Adjusted Compensation Bill. My key men have been selected and trained. The individual records of each soldier of the World War have been put in shape and are now ready for reference. We could not, of course, keep in readiness a force of from two to three thousand civilian employees these two years. But that is about all we could, not and did not do. Given two months to organize and train this force we will be ready for the applications and the faster they come the better."

Incidentally, all of this preparation has proceeded without publicity. Representatives of the Weekly, and others outside of the War Department who have known of this activity, have been strictly enjoined by the Adjutant General to publish nothing concerning these preparations unless the Adjusted Compensation Bill should become a law. The reason was obvious. As an arm of the executive branch of the Government the War Department views its mission in life as being quite distinct from that of the legislative branch, which is the Congress. Quite properly the Department did not care to run the risk of having tale-bearers construe its "bonus" preparations as an indication of a sentiment either for or against that bill.

Early in 1922, Mr. Weeks, the Secretary of War, foresaw the possible passage of the compensation bill, and envisioned the job that would lay at the threshold of the Army. He sent a telegram to Plattsburgh Barracks, New York, ordering Colonel Robert C. Davis, then commanding the 64th Infantry, to Washington to survey the situation and report. This Davis made himself a class A reputation as an executive and an organizer during the war. He was the adjutant general of the American Expeditionary Forces.

Davis surveyed and reported concerning the "bonus." He wrote the Secretary that "the administrative task that will devolve upon the War Department in event of the passage of this bill is as great as any particular one the Department has been called upon to do, possibly including the World War."

The first step was to get the individual records of the Army in condition for immediate reference. General Davis nominated for this task Majors John N. Smith, Jr., and Michael J. O'Brien, two gentlemen with whom we shall become fairly well acquainted before the year is out. Smith, who is in charge, is a Virginian and a West Pointer of the class of 1912. He had the hard luck to be stationed in Hawaii and in the War Department at Washington during the war. O'Brien comes by his name rightly. He was born in Ireland and came to New York with his folks when a boy. Before he got his growth he joined the famous Irish 69th New York Infantry and went off to the Spanish War. He liked the Army and stuck to it. He was in charge of the officers' division at G. H. Q. in France during the war.

Davis is the Adjutant General of the Army now, the youngest of major generals. He is forty-seven. Under him Smith and O'Brien hold sway in the great building at Sixth and B Streets, N. W., which is one of those brick-and-stucco temporary affairs such as shot up like the legendary bean stalk on every vacant lot and square in Washington during the war. Here the rec-

ords of the World War are kept. They number some 167,000,000 separate documents, embracing the who's who and why of every man, woman and child who served in the Army during said war and of every organization ranging from some forgotten corporal's isolated and obscure detachment to a field army. They spread out over two and a half acres of floor space, and the rows of filing cases extended in one line would reach a couple of miles. The morning reports, the sick reports, the rosters and muster rolls, general orders, field orders, special orders, orders of the day, forenoon, afternoon and evening, the hospital and casualty records, finger prints, guardhouse reports, passenger lists on every transport which sailed from or arrived at these shores—they are all there, by the acre, by the mile, the million and the ton.

Without arguing that the company clerks, field clerks and adjutants won the war, it would be difficult for an unprejudiced person to view these records and with a clear conscience sneer at the fellow who said the pen was mightier than the sword.

The collection and collating, the orderly arrangement of these paper ghosts of the Army that was, has been the task of five years of unwearying and painstaking effort. From the ends of the earth these records came when the war was over and our scattered military forces came home and melted back with the civilian mass. By the truck load they were dumped down in boxes, barrels, locker trunks, barrack bags and bundles of every description—from the camps at home, from France, England, Italy, Germany, Siberia, China, North Russia—from everywhere an American soldier set foot. The confusion of those records on arrival was something old man Chaos himself would have pronounced a masterpiece. In 1919 fifteen hundred people were engaged in untangling this documentary evidence of the fact that there was a war. This force gradually has diminished to about two hundred, which number will form the nucleus and the wise heads of the new force of 2,300 which is being raised and drilled in its new duties. About three-fourths of the compensation administration force will probably be women. In so far as possible they are being picked from among that vast feminine army of war workers who descended on the capital in '17 and '18. During the past two years the work on the World War records has been carried on with the "bonus" problem specifically in mind.

Major Smith was introduced to you in the forepart of this narrative as ordering fifteen million Adjusted Compensation application blanks from the public printer as soon as it was known that the bill had become a law. This actually occurred. Now let us go on with the story and see just what takes place in the chain of events which brings to each veteran his allotted compensation. In this chain it will be seen that The American Legion undertakes certain definite and important responsibilities.

First off comes the distribution of the fifteen million application blanks, along with detailed instructions for filling them out and an explanation of the provisions of the law. These applications, instructions and digests of the law may be found in quantities at any Legion post headquarters, and at the headquarters of state departments of

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A LARGE proportion of all human illness is caused by germs which enter the body through the mouth and nose.

Science learned this through the discoveries of Pasteur in 1852; but science has been helpless because all known germicides powerful enough to kill these germs were deadly poisons.

With the discovery of a non-poisonous, non-irritating, yet highly powerful germicide during the World War, a new era dawned. It is now possible to kill germs in the mouth, nose and throat quickly, easily and safely.

Zonite is this new form of antiseptic prepared for household use. Though much more powerful than pure carbolic acid, it may be used freely in the mouth,

nose and throat. Authorities are urging its daily use in this manner by everyone as modern health insurance.

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Zonite, used as a mouth wash, does three distinct things:

[1] Removes all breath odors arising from conditions in the mouth and leaves no odors of its own.

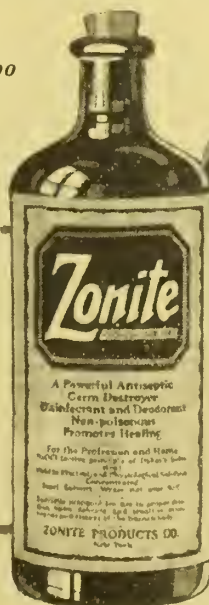
[2] Destroys the germs that are responsible for pyorrhea, the dread disease of the gums which is sweeping civilized nations like a plague.

[3] Destroys the germs which cause colds, sore throat and more serious respiratory diseases.

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Zonite has many other necessary uses in the home. The Zonite Handbook explains them. The attached coupon will bring it to you free of charge.

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Zonite Handbook on the uses of
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Delicious and Refreshing

Refresh Yourself

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the Legion. They also may be found at all post offices, all offices of the Veterans Bureau, at army and navy posts and stations and recruiting offices, at armories of the National Guard and the Naval Militia. Local units of the Veterans of Foreign Wars, the Disabled American Veterans; the Red Cross, Knights of Columbus, Y. M. C. A., Y. W. C. A. and other welfare societies will be asked to help in the distribution. Blanks also may be had by writing Adjusted Compensation Branch, War or Navy Departments, Washington. Legion posts will receive their blanks direct from Washington. If the supply runs out more may be obtained at the local post office or by application at Washington. The same blanks will be used by all veterans, whether they served in the Army, Navy or Marine Corps and by the dependents of deceased veterans.

The veteran or dependent obtains a blank, fills it out according to instructions and mails it to Washington in the self-addressed envelope which will be provided. This part of the proceeding is up to the individual veteran, and should be executed with utmost care. Instructions should be read closely and followed. An improperly made out application means delay in receiving your compensation. Every one of the twenty-odd questions on the form either is required by law or is necessary to protect the veteran against fraud. That is the idea of the finger prints; to make sure that *your* compensation goes to *you* and not somebody else.

Legion post officers can be of assistance to you in filling out your application. This service is free to members and non-members alike. *Pay no fee to anyone for any service whatsoever in connection with obtaining your compensation.* Written in the compensation law is a penalty laying anyone who shall collect or attempt to collect such a fee liable to a fine of \$500 or a year in prison or both. Persons soliciting fees under one guise or another should be reported at once to the authorities or to National Headquarters of the Legion. This section of the law does not apply to notaries public who may charge the regular fee of twenty-five cents for administering the oath required on the applications of all dependents of deceased veterans.

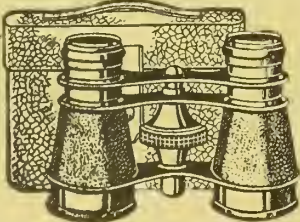
The completed application should be mailed to the Adjusted Compensation Branch War (or Navy) Department, or Marine Corps, Washington.

Army applications will roll up to the big building at Sixth and B streets in a truck, along with a good many thousand other communications of various natures which the "bonus" administrators expect to receive. In fact the tide of miscellaneous "bonus" inquiries already has set in at the War and Navy offices and at the Veterans Bureau. Ninety-five percent of it merely takes up time which could be more usefully devoted to other things. The questions asked will be answered when the application blanks and attendant information is distributed. In fact, most of them can be answered by a perusal of this number of the Weekly.

Now let us follow, sketchily, the progress of an application after it arrives at the Army's "bonus" administering headquarters at Sixth and B. An examiner gets hold of it first, and scans it to see if it is correct in form. If it is O. K. the applicant gets back a

MOST REMARKABLE OFFER

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BEAUTIFULLY NICKEL PLATED

Here is one of the most beautiful and finest quality Field and Opera GLASS, at a price that when buying somewhere else you will have to pay 3 or 4 times as much. We guarantee the price to be the lowest in the U. S., because we imported them ourselves, and are offering them to you at practically a fraction of its actual worth. This glass is beautifully finished, all metal parts nickel plated; covered with fine quality imitation leather, is 4 1/2 inches extended and 2 1/2 inches when closed, and is equipped with powerful lenses, which will enable you to see objects miles away. Most useful for camping, hunting, or distinguishing livestock out in the pasture. Use it also as an opera glass for movies or opera. Comes in a beautiful push-lined presentation case. Special advertising price \$1.75, while supply lasts.

SEND NO MONEY. Pay postman \$1.75 plus postage on delivery. Money refunded if not satisfied.
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For Bands and Orchestras, for church, lodge and school musical affairs, for social and home entertainment, the Saxophone is the most popular instrument for men and women, boys and girls. A good Saxophone player is always popular socially and enjoys many opportunities to earn money. Saxophone players are always in demand for dance orchestras. Every neighborhood should have a Saxophone quartet or orchestra.

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You will be astonished at how easily and quickly you will learn at home to play this wonderful new



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Free Book showing all styles of instruments and pictures of famous Saxophone players and orchestras. Send your name for a copy. Mention any other instrument in which you may be interested.
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postcard which will read about as follows:

Dear Sir:

Your application for adjusted compensation has been received in this office and you have been assigned a number appearing in the upper left-hand corner of this card, which is known as your "claim number" and identifies your application.

Do not write to the War Department asking when your application will be approved as you will be notified by this office when your claim has been acted on. However, if the War Department communicates with you, in your reply thereto, or in case of any necessary correspondence originating with you, such as change of address, etc., be sure and refer to your claim number.

Yours truly,
ROBERT C. DAVIS,
The Adjutant General.

If the application is not correct or complete it will be returned to the applicant, with an explanation of what is the matter, and a self-addressed envelope for a reply with the necessary corrections. When these are received, and if they are sufficient to correct the application, then the veteran will get a card from General Davis as above and the application moves on its course.

The next step is to the individual record files, where repose the individual records of the service of 4,453,000 army vets of the late war. Each man's record is done up in a cardboard jacket eight inches long and four inches wide, and if these jackets were strung out end on end they would reach about 590 miles as the crow flies. A searcher will check the statements made on the application with the data in the record. If the two tally the searcher passes the application on to another functionary who fills out a certificate which shows the claimant's home and overseas service by dates. Certificate and application go to a reviewer who verifies the entries on the certificate. This finishes with the application blank, which then is filed. The certificate goes to a computing group, which figures out the amount of the adjusted service credit of each veteran at the stipulated rate of a dollar a day for domestic and \$1.25 a day for foreign service.

In case the statements on the veteran's application fail to tally with the official records, the records themselves will be carefully checked up. Morning reports, muster rolls, hospital records, service records, sailing records, orders, etc., are carefully gone over to ascertain if the claims made in the application can be supported. When the statements in the application are reconciled with the records, the amount of the applicant's adjusted service credit is forwarded to the Veterans Bureau for payment. The responsible official of the Bureau who will be in charge of that end of the "bonus" administration is C. E. Mulhearn, assistant director in charge of the insurance and claims divisions. The office detail was worked out for the Bureau under the direction of L. C. Denslow, chief of the division of office management.

The Army organization has been used as a model in the foregoing sketch. The Navy Department (of which the Marine Corps is a part), which takes care of gob and Marine veterans, works things in about the same way, though on a much smaller scale, since Army veterans outnumber Navy and Marine veterans by about eight to one.



The Switchboard Comes to Life

Zero hour approaches. Wire chief and assistants are set for the "cut-over" that will bring a new central office into being.

In the room above operators sit at the new switchboard. Two years this equipment has been building. It embodies the developments of hundreds of engineers and incorporates the scientific research of several decades. Now it is ready, tested in its parts but unused as an implement of service.

In the terminal room men stand in line before frames of myriad wires, the connections broken by tiny insulators. Midnight comes. A handkerchief is waved. The insulators are ripped from the frames. In a second the new switchboard becomes a thing alive. Without their knowledge thousands of subscribers are transferred from the old switchboard to the new. Even a chance conversation begun through the old board is continued without interruption through the new. The new exchange provides for further growth.

This cut-over of a switchboard is but one example, one of many engineering achievements that have made possible a wider and prompter use of the telephone.

To-day, in maintaining a national telephone service, the American Telephone and Telegraph Company, through its engineering and research departments, continuously makes available for its Associated Companies improvements in apparatus and in methods of operation.



AMERICAN TELEPHONE AND TELEGRAPH COMPANY
AND ASSOCIATED COMPANIES
BELL SYSTEM
One Policy, One System, Universal Service

Do You Hunt-Fish-Camp ?

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OUTFITS

America's favorite outdoor clothing. Special cloth—firm, closely woven, pliable, and rainproofed. Double at exposed parts. Garments made right for outdoor comfort, convenience, all-weather protection and long wear. Styles for all sports. Write now for catalog.

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BE A RAILWAY TRAFFIC INSPECTOR

EARN UP TO \$250 PER MONTH

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START AT \$110 PER MONTH

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Send me, entirely free, Booklet No. D-51, giving full particulars about course in Railway Traffic Inspection.

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Over 6,000,000
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The
mark
of value
in work
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High Spots in the Campaign

(Continued from page 17)

the Treasury nine months before had predicted a deficit of \$650,000,000. Amount of Mr. Mellon's incorrectness in this instance was \$960,000,000.

MARCH TO OCTOBER.—Legion's National Legislative Committee lays plans for a finish fight in 1924. At the elections in November, 1922, a few weeks after Mr. Harding's veto, most of the candidates for the Senate and House who opposed adjusted compensation were defeated and most of those who favored it were elected. The friends of compensation have sufficient majorities in both Houses to pass a bill over a Presidential veto. The opposition also lays its plans, which plans are carefully studied by the Legion. The fact that the opposition, actively supported by Big Business, would invoke the tax reduction issue is anticipated.

OCTOBER 15-19.—Adjusted Compensation Bill again re-endorsed by Fifth National Convention of The American Legion at San Francisco.

NOVEMBER 12.—Secretary Mellon launches the campaign of the opposition, announcing that income taxes can be reduced if the Adjusted Compensation Bill is beaten.

1924

NOVEMBER 12, 1923, TO FEBRUARY 1, 1924.—First phase of the final campaign opens. It is the opposition's inning. The most remarkable demonstration of organized propaganda Congress or the country has ever seen is unleashed by Big Business in favor of the Mellon plan, the slogan of which is "Bonus or Tax Reduction—Which?" A barrage of letters and telegrams for the Mellon tax plan and against compensation all but smother Congress. The anti-compensationists are jubilant.

FEBRUARY.—The Legion picks the psychological moment and launches its counter-attack. The anti-compensation propaganda is exposed as the manufactured clamor of the big interests. It is shown that employees of large firms were obliged to write their Congressmen to vote against adjusted compensation. It is shown that the Secretary of the Treasury has distorted figures. It is shown that Big Business is behind virtually every effort directed against the bill, denials notwithstanding. The Legion's case is so complete that President Coolidge himself, who early in the fight had come out against adjusted compensation, is moved to repudiate some of the methods of the anti-compensationists which the Legion exposed. In a month the opposition's front, built up at a cost of millions of dollars, crumbles. House votes tax reduction.

MARCH 18.—Adjusted Compensation Bill passes House, 355 to 54. The vocational training and farm and home aid options are eliminated, the insurance provision alone remaining, but provisions added calling for cash payments to deceased veterans' dependents.

APRIL 23.—Senate votes down cash option; passes insurance bill by vote of 67 to 17.

MAY 15.—President Coolidge vetoes bill.

MAY 16.—House repasses bill over veto, 313 to 78.

MAY 19.—Senate repasses bill over veto, 59 to 26.

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2. Study the copy of the official application blank (pages 10 and 11).

3. Look up the data with reference to your service which the blank calls for.

4. Obtain from your Legion post one of the official forms and fill it out *correctly*. These blanks will be available in about six weeks—watch your local newspapers for the exact date. If you are not a Legion member apply at *any* Legion post for a form.

Victory by a Minute

(Continued from page 19)

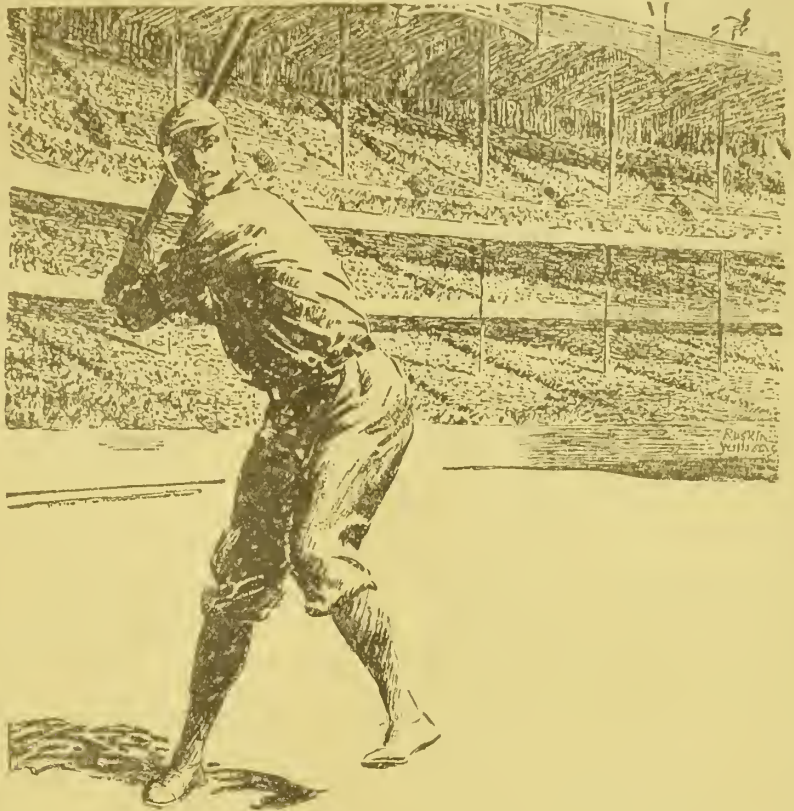
"I guess I steered you boys wrong," he told the reporters. "They haven't agreed yet. Senator Blank is holding it up."

This was bad news. It was as bad as any news Taylor had received in the four years he had been on the job in Washington in the Legion's fight for adjusted compensation. In ten minutes more the committee would adjourn. Unless it specifically stipulated that the Adjusted Compensation Bill should go ahead of the tax bill the compensation bill was lost, that was all. There were no two ways about it.

Taylor waited five minutes more. It was 11.55—now or never. The committee room door was opened to admit a clerk. Taylor stepped inside and asked permission to address the committee. Chairman Smoot nodded affirmatively. With one eye on the clock and one on his hearers, Taylor stepped forward and spoke for just one moment.

He told the Senators that the country and the Congress had acknowledged the economic debt that was due the soldiers and had indicated that that debt should be paid now. The veterans had waited five years. Their representatives had been definitely promised that this Congress intended that they should wait no longer. The whole thing narrowed down to two questions: Would the Adjusted Compensation Bill be reported by the committee today? Would it be given precedence over the tax bill?

The one senator who had been holding up the agreement wavered and relinquished his opposition. Another said to Senator Smoot that he saw nothing to hinder an agreement then and there. Taylor retired. A moment later the electric bell in the committee room rang, putting an end to the session and summoning the Senators to



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the floor of the Senate, which convenes at noon. The Senators emerged from the room. The reporters surrounded them.

"Yes," said Chairman Smoot. "The committee has decided to report out the Adjusted Compensation Bill. It goes to the Senate ahead of the tax bill. It will be passed in a few days."

Taylor walked out and sent a wire to Commander Quinn and another one to Aaron Sapiro, chairman of the Legion's National Legislative Committee. And the three men who have directed the Legion's fight felt that an aggregate of about thirty years had been lifted from their shoulders—ten years apiece. The Senate Finance Committee's agreement had been reached at 11.59. It was a victory with a minute to spare. In a five-year contest this may be called a fairly close shave.

This, is not to say, however, that all was smooth sailing from then on. There were several bridges yet to cross, and the record of the remaining journey is not without its nerve-tingling moments. The opposition, after all of the money and the effort it had spent, did not take its licking lying down. This was one consideration. Another consideration is that this is a quadrennial political year, which is drawing close to the nominating convention climax. Politics permeates the very air you breathe in Washington. Political considerations affect every item of legislation now before Congress.

Intertwined with a hundred other courses and counter-courses of events in this "bonus" contest has been the amiable strife between the representatives of each of the two parties in Congress to get the credit away from the other fellow in the enactment of such a far-reaching and important piece of legislation. The Republicans, being in power, control all of the Congressional committees. It falls to the Republicans to propose and to defend all legislation. It falls to the Democratic minority to pick flaws with what the Republicans propose, and to make as big a stir over amendments as possible. This is the way it always goes. When the Democrats are in power the situation is merely reversed. The Democrats are the proposers, the Republicans the flaw-pickers.

The Adjusted Compensation Bill was passed by the House of Representatives on March 18th by a vote of 255 to 54. The House Ways and Means Committee, which handled the bill, dominated by Republicans, reported a bill which was rather altered from the legislation which the Legion had previously supported and which Congress had previously considered. Yet after a quick survey of the situation the Legion threw its support behind the House bill, because it was plain that no other bill could be enacted. The Democrats supported the bill also, but not without some preliminary criticism. Their chief objection was that the bill did not contain a cash option, though two years ago they voted for a no-cash-option bill without protest. The anti-"bonus" New York *Herald Tribune* put the situation this way:

It [the demand for a cash option] started when Representative Garner of Texas, who had consistently opposed a bonus of any sort, came out strongly for a cash payment instead of the proposed insurance feature.

Some hitherto anti-"bonus" Republi-

cans did the same. But the bill was passed as reported by the House Committee.

Then it went to the Senate Finance Committee, which, by the close squeak I have narrated, decided to put the bill ahead of the tax measure. This saved its life. But this bill had more lives than a cat, though at one time or another each one of them was in danger. The next flurry came when the Democrats on the Senate Finance Committee began to consider injecting a cash option into the bill. This situation was outlined by one of the Washington correspondents for the Hearst newspapers, which are Democratic newspapers, in this dispatch:

Some of the Democrats in Congress now desire to write a cash option section into the bill. Some of them are sincere about it. Others look upon the cash option as a political stratagem which will embarrass the President, force him to veto the bonus and thus lose the veterans' vote completely.

They are joined in this strategy by the real enemies of the bonus among the Republicans who feel just as The American Legion officials feel—that the insurance bill will become a law whether the President vetoes it or not, but that a cash option bonus cannot obtain enough votes to pass over the President's veto. Thus the bonus is threatened with being wrecked by a triple alliance of some real friends, some partisan Democrats and some bitter enemies who will go to any end to defeat it.

The situation hung fire for a couple of days while the Legion representatives argued with the Democrats and the Democrats argued among themselves. In the end the Democrats on the Finance Committee abandoned their attempt to get a cash option in the bill, though they drafted a report which Senator Walsh of Massachusetts submitted to the Senate in which the Democrats said they favored a cash option, but would not press it for fear of engendering Republican opposition which would endanger the enactment of the bill.

And so the bill went to the Senate proper. For the moment it looked like quick and smooth sailing. The Democrats were in line. The Republican antis had temporarily given up the fight. Senator Reed of Pennsylvania had yielded to the Adjusted Compensation Bill right of way on the Senate floor over his Veterans Bureau Bill. Senator Smoot, another anti, previously had yielded on the tax bill. Senator Warren of Wyoming not only yielded on some appropriation bills he had in charge but announced that he would vote for the Adjusted Compensation Bill. Senator Warren had been counted to stand with the opposition to the last. Senator Phipps of Colorado, another former opponent, announced that he would support the bill. Warren stayed with the compensationists to the last but Phipps switched back on the veto vote. It was expected that the bill would come up on the floor on Monday, April 21st, and pass the same day.

Just when the world seemed too full of roses and each rose so full of dew, a cloud appeared in the sky. Senator Copeland, a Democrat, of New York, intimated that he would not abide by the decision of the Democrats on the Finance Committee and that he would press for a cash amendment to the bill on the floor. This threatened to upset everything.

When Monday came Senator Cope-

land carried out his intention. He endeavored to get the support of Senator Walsh of Massachusetts, the spokesman for the Democrats on the Finance Committee, and of Senator Robinson of Arkansas, the minority leader, but without avail. Senator Walsh pointed out that the Republicans had threatened that a cash option in the bill would defeat it. He said it would be best to pass the insurance bill and then amend it to include a cash option. Senator Walsh endeavored to amend the bill to postpone until July 1, 1925, both the insurance payments and the \$50 or less cash payments which short service men will receive, hoping to get a general cash amendment through before that time. By a compromise all cash payments permitted under the bill were delayed until March 1, 1925. Insurance payments begin January 1, 1925.

So in pressing for an immediate cash option Senator Copeland acted without the support of the minority leaders in introducing his amendment. He said he firmly believed the Republicans would not dare to sustain the President's veto. Meantime Senators began to receive wires from Legion leaders and ex-service men generally to hurry action on the bill. Commander Quinn wired to each Senator asking to support the bill as it stood and "enact it into law today." A few telegrams asked for a cash amendment. Among these was a wire from the Ex-Service Men's Anti-Bonus League. But the great majority urged the passage of the bill unamended, and many specifically warned against a cash option. The day passed without any action.

Likewise did the next day—April 22d. There was much oratory, though. The Democrats did most of the speaking. Almost without exception they took hearty cracks at the bill, calling it a Republican measure which did the veteran a number of injustices, but the speakers wound up almost invariably with the statement that they would support the bill.

Support for the Copeland amendment also grew during the day, however, and began to be a cause for real anxiety. As the day drew on and hope for a vote began to wane some of the Senators who had given adjusted compensation precedence over other legislation, but who had not figured on such a long delay, began to get restless. Telegrams continued to pour in, and nine out of ten of them asked for the passage of the bill without amendment. This helped some.

Senator Underwood of Alabama was the first speaker on Wednesday, April 23d. Senator Underwood doesn't make many speeches in the Senate, but when he speaks he gets attention. He has always been an uncompromising opponent of adjusted compensation. He said he was still opposed to any bonus in any form, but would vote for the Copeland amendment. If the amendment carried, however, he said he would vote against the amended bill.

This rather singular position strengthened the hands of the Copeland forces. There were more speeches in favor of the amendment, and the rumor went about the cloak rooms that the two Farmer-Labor Senators and some of the Republican insurgents would join the Democrats and put the amendment over. Then Senator Bruce of Maryland got the floor. Senator Bruce is a Democrat and a bitter opponent of adjusted compensation. He

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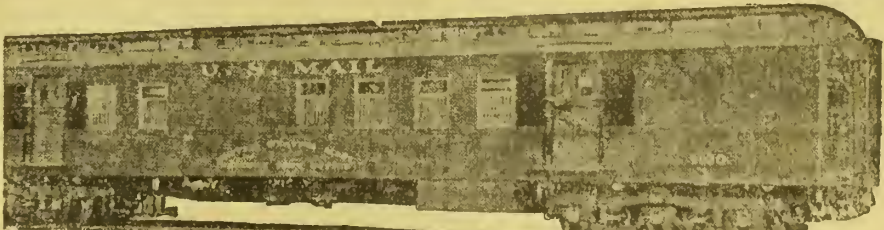
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made a bitter and caustic speech which was so offensive to the ex-service man that it drew a sarcastic reply from a member of the Maryland Senator's own party, Senator Caraway of Arkansas. A case can be overstated. Senator Bruce overstated his case and the psychological effect was in favor of compensation rather than against it. The debate continued, but those who feared that passage of the Copeland amendment might mean the defeat of the bill were easier in mind. At three o'clock the Senators talked themselves out and voted on the amendment. It was lost, 37 to 48.

That told the tale. Though the debate on the bill proper dragged on three hours longer the result was a foregone conclusion. The vote was 67 to 17.

Then came the last leg of the fight, which really was hotter than most of the pro-compensation people expected it to be. But the Legion was not caught unprepared. The determined last stand of the opposition found the Legion ready for just that sort of thing, though it had been a question in the minds of some during the latter days of the contest whether it would be necessary to utilize the reserves the Legion had created for such a contingency. Indeed some foes of the "bonus" advised against a finish fight which would extend the Administration's strength to the utmost. It was felt that there was no use running the chances of a defeat under such circumstances. It was reasoned by some observers, therefore, that while Mr. Coolidge would veto the bill for consistency's sake, only nominal efforts would be made to sustain the veto. Thus the opposition would accept the result gracefully and the last round of the show would be pretty tame.

But nothing like this happened. The Administration threw every ounce of its strength into the finish fight with a grim determination to win; and up to a few minutes before the balloting started administration leaders thought they had won. The customary preparation was started before Mr. Coolidge formally vetoed the bill. Secretary Mellon came out with a statement that the bill would cost \$6,700,000,000. Nearly every time Mr. Mellon has estimated the cost of adjusted compensation he has raised the ante. This last raise was for about a round billion dollars. Actually the bill will cost the Government about \$3,200,000,000—which is a large sum of money surely—but Mr. Mellon's \$6,700,000,000 looked better in the final Big Business propaganda drive. The United States Chamber of Commerce chimed in with the assertion that the payment of the soldiers' debt would ruin business and spread unemployment. The Ex-Service Men's Anti-Bonus League threatened, if the bill should pass, to keep its organization alive for the purpose of defeating at the polls any Senators who might vote to override the President's veto—another bit of strategy typical of this organization, which, now that the fight is over, may be said to have helped the compensation cause more than harmed it.

In the inside councils of the opposition a list was drawn up of fourteen Senators who had voted for the bill before, but who, it was believed, would be susceptible to a "working" process to get them to repudiate the pledges to the veterans and change their votes. Every design known to political manip-

ulation was brought to bear upon these men, and the opposition press began to herald "desertions" from the "bonus" ranks. There were a few such desertions, and the opposition, encouraged, began to fight for time in which to complete the job. It wasted no effort on the House, but concentrated all of its fire on the Senate, and for the most part on these fourteen men. Mr. Coolidge vetoed the bill on May 15th and on the 17th the House repassed it by a vote of 313 to 78. The Legion checkmated the maneuver for time in the Senate, and forced a vote there on Monday, May 19th.

That morning Mr. Coolidge invited to the White House for breakfast Senators Keyes of New Hampshire, Phipps of Colorado, McKinley of Illinois, Sterling of South Dakota, Cameron of Arizona, Dale of Vermont and Harreld of Oklahoma and applied the finishing touches of the "working" campaign to them. The first four of these Senators switched their votes. Cameron and Dale stood fast. Harreld voted for the bill also. He had been absent from the Senate during the original vote. That same morning the New York Stock Exchange and other Big Business groups in eastern cities had let down a barrage of telegrams which for sudden intensity beat anything seen during the whole four years the Legion has been in the fight. Senators got wires literally by basketful. Scores were thrown away unopened. They were too obvious. For instance:

I am a working girl, and I want you to vote to sustain the President on the bonus. I am just as patriotic as any soldier, I would like a bonus too, but the Government won't give me one. Instead, if you pass this bill, my employer's taxes may be raised so high, that he will fail in business, and I will therefore be out of a job, so please vote against this bonus for able-bodied soldiers.

Hundreds of copies of this telegram were received. One Senator opened a dozen of them before he got tired and quit. The bill for telegraph tolls must have set some of these poor "working girls" back a year's salary.

But, strangely, these tactics engendered hope in the opposition. On May 19th some of their number were actually optimistic, and all official Washington was doubtful. In the office of the Legion's Legislative Committee John Thomas Taylor looked tired but pleased. During the last ten days of the "working" process on the fourteen Senators he and his assistant, Edward McE. Lewis, had checked every remotely doubtful Senator every day. The last check was completed ten minutes before the voting began. It showed that the opposition's maximum strength to be 27 votes—which is just what it was, including one vote paired. This was a gain of six over the original vote in which 17 opposition senators voted and four were paired. The Senators who switched, in addition to the four already named, are Colt of Rhode Island and Ransdell of Louisiana. The vote in detail:

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Democrats—27.

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Ashurst	Harris	Ralston
Broussard	Heflin	Robinson
Caraway	Jones (N. M.)	Sheppard
Copeland	Kendrick	Simmons
Dill	McKellar	Smith
Ferris	Mayfield	Trammell
Fletcher	Neely	Walsh (Mont.)
George	Overman	Wheeler

Farmer-Labor—2.

Johnson (Minn.), Shipstead

TO SUSTAIN THE VETO—26.

Republicans—17.

Ball	Greene	Reed (Pa.)
Borah	Keyes	Smoot
Colt	McKinley	Sterling
Edge	Moses	Wadsworth
Ernst	Pepper	Weller
Fernald	Phipps	

Democrats—9.

Bayard	Edwards	Shields
Bruce	Glass	Swanson
Dial	King	Underwood

PAIRED—3.

To Override the Veto—2.

Democrats—Harrison, Stephens.

To Sustain the Veto—1.

Democrat—Ransdell.

ABSENT AND UNPAIRED—7.

Republicans—Watson, McCormick, La Follette, Couzens.
Democrats—Walsh (Mass.), Reed (Mo.), Owen.

When the result was announced the Senate galleries burst into a cheer. Senator Cummins, the presiding officer, rapped sternly for order. Cheering isn't allowed in the Senate.

M. J.

The Adjusted Compensation Act

Complete Text of the New Law

AN ACT

To provide adjusted compensation for veterans of the World War and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled.

TITLE I.—DEFINITIONS

SECTION 1. This Act may be cited as the "World War Adjusted Compensation Act."

SEC. 2 As used in this Act—

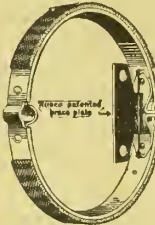
(a) The term "veteran" includes any individual, a member of the military or naval forces of the United States at any time after April 5, 1917, and before November 12, 1918; but does not include (1) any individual at any time during such period or thereafter separated from such forces under other than honorable conditions, (2) any conscientious objector who performed no military duty whatever or refused to wear the uniform, or (3) any alien at any time during such period or thereafter discharged from the military or naval forces on account of his alienage;

(b) The term "oversea service" means service on shore in Europe or Asia, exclusive of China, Japan, and the Philippine Islands; and service afloat, not on receiving ships; including in either case the period from the date of embarkation for such service to the date of disembarkation on return from such service, both dates inclusive;

(c) The term "home service" means all service not oversea service;

(d) The term "adjusted service credit"

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means the amount of the credit computed under the provisions of Title II; and

(e) The term "person" includes a partnership, corporation, or association, as well as an individual.

TITLE II.—ADJUSTED SERVICE CREDIT

SEC. 201. The amount of adjusted service credit shall be computed by allowing the following sums for each day of active service, in excess of sixty days, in the military or naval forces of the United States after April 5, 1917, and before July 1, 1919, as shown by the service or other record of the veteran: \$1.25 for each day of overseas service, and \$1 for each day of home service; but the amount of the credit of a veteran who performed no overseas service shall not exceed \$500, and the amount of the credit of a veteran who performed any overseas service shall not exceed \$625.

SEC. 202. In computing the adjusted service credit no allowance shall be made to—

(a) Any commissioned officer above the grade of captain in the Army or Marine Corps, lieutenant in the Navy, first lieutenant or first lieutenant of engineers in the Coast Guard, or passed assistant surgeon in the Public Health Service, or having the pay and allowances, if not the rank, of any officer superior in rank to any of such grades—in each case for the period of service as such;

(b) Any individual holding a permanent or provisional commission or permanent or acting warrant in any branch of the military or naval forces, or (while holding such commission or warrant) serving under a temporary commission in a higher grade—in each case for the period of service under such commission or warrant or in such higher grade after the accrual of the right to pay thereunder. This subdivision shall not apply to any noncommissioned officer;

(c) Any civilian officer or employee of any branch of the military or naval forces, contract surgeon, cadet of the United States Military Academy, midshipman, cadet or cadet engineer of the Coast Guard, member of the Reserve Officers' Training Corps, member of the Students' Army Training Corps (except an enlisted man detailed thereto), Philippine Scout, member of the Philippine Guard, member of the Philippine Constabulary, member of the National Guard of Hawaii, member of the Samoan native guard and band of the Navy or Indian Scout—in each case for the period of service as such;

(d) Any individual entering the military or naval forces after November 11, 1918—for any period after such entrance;

(e) Any commissioned or warrant officer performing home service not with troops and receiving commutation of quarters or of subsistence—for the period of such service;

(f) Any member of the Public Health Service for any period during which he was not detailed for duty with the Army or the Navy;

(g) Any individual granted a farm or industrial furlough—for the period of such furlough;

(h) Any individual detailed for work on roads or other construction or repair work—for the period during which his pay was equalized to conform to the compensation paid to civilian employees in the same or like employment, pursuant to the provisions of section 9 of the Act entitled, "An Act making appropriations for the service of the Post Office Department for the fiscal year ending June 30, 1920, and for other purposes," approved February 28, 1919, or;

(i) Any individual who was discharged or otherwise released from the draft—for the period of service terminating with such discharge or release.

SEC. 203. (a) The periods referred to in subdivision (e) of section 202 may be included in the case of any individual if and to the extent that the Secretary of War and the Secretary of the Navy jointly find that such service subjected such individual to exceptional hazard. A full statement of all action under this subdivision shall be included in the reports of the Secretary of

War and the Secretary of the Navy required by section 307.

(b) In computing the credit to any veteran under this title effect shall be given to all subdivisions of section 202 which are applicable.

(c) If part of the service is overseas service and part is home service, the home service shall first be used in computing the sixty days' period referred to in section 201.

(d) For the purpose of computing the sixty days' period referred to in section 201, any period of service after April 5, 1917, and before July 1, 1919, in the military or naval forces in any capacity may be included, notwithstanding allowance of credit for such period, or a part thereof, is prohibited under the provisions of section 202, except that the periods referred to in subdivisions (b), (c) and (d) of that section shall not be included.

(e) For the purposes of section 201, in the case of members of the National Guard or of the National Guard Reserve called into service by the proclamation of the President dated July 3, 1917, the time of service between the date of call into the service as specified in such proclamation and August 5, 1917, both dates inclusive, shall be deemed to be active service in the military or naval forces of the United States.

TITLE III.—GENERAL PROVISIONS BENEFITS GRANTED VETERANS

SEC. 301. Each veteran shall be entitled:

(1) To receive "adjusted service pay" as provided in Title IV, if the amount of his adjusted service credit is \$50 or less;

(2) To receive an "adjusted service certificate" as provided in Title V, if the amount of his adjusted service credit is more than \$50.

APPLICATION BY VETERAN

SEC. 302. (a) A veteran may receive the benefits to which he is entitled by filing an application claiming the benefits of this Act with the Secretary of War, if he is serving in, or his last service was with, the military forces; or with the Secretary of the Navy, if he is serving in, or his last service was with, the naval forces.

(b) Such application shall be made on or before January 1, 1928, and if not made on or before such date shall be held void.

(c) An application shall be made (1) personally by the veteran, or (2) in case physical or mental incapacity prevents the making of a personal application, then by such representative of the veteran and in such manner as the Secretary of War and the Secretary of the Navy shall jointly by regulation prescribe. An application made by a representative other than one authorized by any such regulation shall be held void.

(d) The Secretary of War and the Secretary of the Navy shall jointly make any regulations necessary to the efficient administration of the provisions of this section.

TRANSMITTAL OF APPLICATION

SEC. 303. (a) As soon as practicable after the receipt of a valid application the Secretary of War or the Secretary of the Navy, as the case may be, shall transmit to the Director of the United States Veterans' Bureau (hereinafter in this Act referred to as the "Director") the application and a certificate setting forth—

- (1) That the applicant is a veteran;
- (2) His name and address;
- (3) The date and place of his birth; and
- (4) The amount of his adjusted service credit, together with the facts of record in his department upon which such above conclusions are based.

(b) Upon receipt of such certificate the Director shall proceed to extend to the veteran the benefits provided for in Title IV or V.

PUBLICITY

SEC. 304. (a) The Director shall, as soon as practicable after the enactment of this Act, prepare and publish a pamphlet or

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pamphlets containing a digest and explanation of the provisions of this Act; and shall from time to time thereafter prepare and publish such additional or supplementary information as may be found necessary.

(b) The publications provided for in subdivision (a) shall be distributed in such manner as the Director may determine to be most effective to inform veterans and their dependents of their rights under this Act.

STATISTICS

SEC. 305. Immediately upon the enactment of this Act the Secretary of War and the Secretary of the Navy shall ascertain the individuals who are veterans as defined in section 2, and, as to each veteran, the number of days of overseas service and of home service, as defined in section 2, for which he is entitled to receive adjusted service credit, and their findings shall not be subject to review by the general accounting office, and payments made by disbursing officers of the United States Veterans' Bureau made in accordance with such findings shall be passed to their credit.

ADMINISTRATIVE REGULATIONS

SEC. 306. Any officer charged with any function under this Act shall make such regulations, not inconsistent with this Act, as may be necessary to the efficient administration of such function.

REPORTS

SEC. 307. Any officer charged with the administration of any part of this Act shall make a full report to Congress on the first Monday of December of each year as to his administration thereof.

EXEMPTION FROM ATTACHMENT AND TAXATION

SEC. 308. No sum payable under this Act to a veteran or his dependents, or to his estate, or to any beneficiary named under Title V, no adjusted service certificate, and no proceeds of any loan made on such certificate, shall be subject to attachment, levy, or seizure under any legal or equitable process, or to National or State taxation.

UNLAWFUL FEES

SEC. 309. Any person who charges or collects, or attempts to charge or collect, either directly or indirectly, any fee or other compensation for assisting in any manner a veteran or his dependents in obtaining any of the benefits, privileges, or loans to which he is entitled under the provisions of this Act shall, upon conviction thereof, be subject to a fine of not more than \$500, or imprisonment for not more than one year, or both.

TITLE IV.—ADJUSTED SERVICE PAY

SEC. 401. There shall be paid to each veteran by the Director (as soon as practicable after receipt of an application in accordance with the provisions of section 302, but not before March 1, 1925, in addition to any other amounts due such veteran in pursuance of law, the amount of his adjusted service credit, if, and only if, such credit is not more than \$50.

SEC. 402. No right to adjusted service pay under the provisions of this title shall be assignable or serve as security for any loan. Any assignment or loan made in violation of the provisions of this section shall be held void. Except as provided in Title VI, the Director shall not pay the amount of adjusted service pay to any person other than the veteran or such representative of the veteran as he shall by regulation prescribe.

TITLE V.—ADJUSTED SERVICE CERTIFICATES

SEC. 501. The Director, upon certification from the Secretary of War or the Secretary of the Navy, as provided in section 303, is hereby directed to issue without cost to the veteran designated therein a non-participating adjusted service certificate (hereinafter in this title referred to as a "certificate") of a face value equal to the amount in dollars of 20-year endowment in-



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LOAN PRIVILEGES

SEC. 502. (a) A loan may be made to a veteran upon his adjusted service certificate only in accordance with the provisions of this section.

(b) Any national bank, or any bank or trust company incorporated under the laws of any State, Territory, possession, or the District of Columbia (hereinafter in this section called "bank"), is authorized, after the expiration of two years after the date of the certificate, to loan to any veteran upon his promissory note secured by his adjusted service certificate (with or without the consent of the beneficiary thereof) any amount not in excess of the loan basis (as defined in subdivision (g) of this section) of the certificate. The rate of interest charged upon the loan by the bank shall not exceed, by more than 2 per centum per annum, the rate charged at the date of the loan for the discount of 90-day commercial paper under section 13 of the Federal Reserve Act by the Federal reserve bank for the Federal reserve district in which the bank is located. Any bank holding a note for a loan under this section secured by a certificate (whether the bank originally making the loan or a bank to which the note and certificate have been transferred) may sell the note to, or discount or rediscount it with, any bank authorized to make a loan to a veteran under this section and transfer the certificate to such bank. Upon the indorsement of any bank, which shall be deemed a waiver of demand, notice, and protest by such bank as to its own indorsement exclusively, and subject to regulations prescribed by the Federal Reserve Board, any such note secured by a certificate and held by a bank shall be eligible for discount or rediscount by the Federal reserve bank for the Federal reserve district in which the bank is located. Such note shall be eligible for discount or rediscount whether or not the bank offering the note for discount or rediscount is a member of the Federal Reserve System and whether or not it acquired the note in the first instance from the veteran or acquired it by transfer upon the indorsement of any other bank. Such note shall not be eligible for discount or rediscount unless it has at the time of discount or rediscount a maturity not in excess of nine months exclusive of days of grace. The rate of interest charged by the Federal reserve bank shall be the same as that charged by it for the discount or rediscount of 90-day notes drawn for commercial purposes. The Federal Reserve Board is au-

thorized to permit, or on the affirmative vote of at least five members of the Federal Reserve Board to require, a Federal reserve bank to rediscount, for any other Federal reserve bank, notes secured by a certificate. The rate of interest for such rediscounts shall be fixed by the Federal Reserve Board. In case the note is sold, discounted or rediscounted, the bank making the transfer shall promptly notify the veteran by mail at his last known post-office address.

(c) If the veteran does not pay the principal and interest of the loan upon its maturity, the bank holding the note and certificate may, at any time after maturity of the loan but not before the expiration of six months after the loan was made, present them to the Director. The Director may, in his discretion, accept the certificate and note, cancel the note (but not the certificate), and pay the bank, in full satisfaction of its claim, the amount of the unpaid principal due it, and the unpaid interest accrued, at the rate fixed in the note, up to the date of the check issued to the bank.

The Director shall restore to the veteran, at any time prior to its maturity, any certificate so accepted, upon receipt from him of an amount equal to the sum of (1) the amount paid by the United States to the bank in cancellation of his note, plus (2) interest on such amount from the time of such payment to the date of such receipt, at 6 per centum per annum, compounded annually.

(d) If the veteran fails to redeem his certificate from the Director before its maturity, or before the death of the veteran, the Director shall deduct from the face value of the certificate (as determined in section 501) an amount equal to the sum of (1) the amount paid by the United States to the bank on account of the note of the veteran, plus (2) interest on such amount from the time of such payment to the date of maturity of the certificate or of the death of the veteran, at the rate of 6 per centum per annum, compounded annually, and shall pay the remainder in accordance with the provisions of section 501.

(e) If the veteran dies before the maturity of the loan, the amount of the unpaid principal and the unpaid interest accrued up to the date of his death shall be immediately due and payable. In such case, or if the veteran dies on the day the loan matures or within six months thereafter, the bank holding the note and certificate shall, upon notice of the death, present them to the Director, who shall thereupon cancel the note (but not the certificate) and pay to the bank, in full satisfaction of its claim, the amount of the unpaid principal and unpaid interest, at the rate fixed in the note, accrued up to the date of the check issued to the bank; except that if, prior to the payment, the bank is notified of the death by the Director and fails to present the certificate and note to the Director within fifteen days after the notice, such interest shall be only up to the fifteenth day after such notice. The Director shall deduct the amount so paid from the face value (as determined under section 501) of the certificate and pay the remainder in accordance with the provisions of section 501.

(f) If the veteran has not died before the maturity of the certificate, and has failed to pay his note to the bank or the Federal reserve bank holding the note and certificate, such bank shall, at the maturity of the certificate, present the note and certificate to the Director, who shall thereupon cancel the note (but not the certificate) and pay to the bank, in full satisfaction of its claim, the amount of the unpaid principal and unpaid interest, at the rate fixed in the note, accrued up to the date of the maturity of the certificate. The Director shall deduct the amount so paid from the face value (as determined in section 501) of the certificate and pay the remainder in accordance with the provisions of section 501.

(g) The loan basis of any certificate at any time shall, for the purpose of this section, be an amount which is not in excess of 90 per centum of the reserve value of the certificate on the last day of the current certificate year. The reserve value of a cer-

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tificate on the last day of any certificate year shall be the full reserve required on such certificate, based on an annual level net premium for twenty years and calculated in accordance with the American Experience Table of Mortality and interest at 4 per-centum per annum, compounded annually.

(h) No payment upon any note shall be made under this section by the Director to any bank, unless the note when presented to him is accompanied by an affidavit made by an officer of the bank which made the loan, before a notary public or other officer designated for the purpose by regulation of the Director, and stating that such bank has not charged or collected, or attempted to charge or collect, directly or indirectly, any fee or other compensation (except interest as authorized by this section) in respect of any loan made under this section by the bank to a veteran. Any bank which, or director, officer, or employee thereof who, does so charge, collect, or attempt to charge or collect any such fee or compensation, shall be liable to the veteran for a penalty of \$100, to be recovered in a civil suit brought by the veteran. The Director shall upon request of any bank or veteran furnish a blank form for such affidavit.

SEC. 503. No certificate issued or right conferred under the provisions of this title shall, except as provided in section 502, be negotiable or assignable or serve as security for a loan. Any negotiation, assignment, or loan made in violation of any provision of this section shall be held void.

SEC. 504. Any certificate issued under the provisions of this title shall have printed upon its face the conditions and terms upon which it is issued and to which it is subject, including loan values under section 502.

ADJUSTED SERVICE CERTIFICATE FUND

SEC. 505. There is hereby created a fund in the Treasury of the United States to be known as "The Adjusted Service Certificate Fund," hereinafter in this title called "fund." There is hereby authorized to be appropriated for each calendar year (beginning with the calendar year 1925 and ending with the calendar year 1946) an amount sufficient as an annual premium to provide for the payment of the face value of each adjusted service certificate in twenty years from its date or on the prior death of the veteran, such amount to be determined in accordance with accepted actuarial principles and based upon the American Experience Table of Mortality and interest at 4 per-centum per annum, compounded annually. The amounts so appropriated shall be set aside in the fund on the first day of the calendar year for which appropriated. The appropriation for the calendar year 1925 shall not be in excess of \$100,000,000.

SEC. 506. The Secretary of the Treasury is authorized to invest and reinvest the moneys in the fund, or any part thereof, in interest-bearing obligations of the United States and to sell such obligations of the United States for the purposes of the fund. The interest on and the proceeds from the sale of any such obligations shall become a part of the fund.

SEC. 507. All amounts in the fund shall be available for payment, by the Director, of adjusted service certificates upon their maturity or the prior death of the veteran, and for payments under section 502 to banks on account of notes of veterans.

TITLE VI.—PAYMENTS TO VETERAN'S DEPENDENTS

ORDER OF PREFERENCE

SEC. 601. (a) If the veteran has died before making application under section 302, or, if entitled to receive adjusted service pay, has died after making application but before he has received payment under Title IV, then the amount of his adjusted service credit shall (as soon as practicable after receipt of an application in accordance with the provisions of section 604, but not before March 1, 1925), be paid to his dependents, in the following order of preference:

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 - (4) If no unmarried widow or widower, children, or mother, then to the father.
- (b) For the purposes of this section payments made under paragraph (2) of subdivision (g) of section 301 of the War Risk Insurance Act shall not be considered payments made by the United States on account of the death of the veteran.

DEPENDENCY

SEC. 602. (a) No payment shall be made to any individual under this title unless at the time of the death of the veteran such individual was dependent.

- (b) For the purposes of this section:
 - (1) A child of the veteran shall be presumed to have been dependent upon him at the time of his death if at such time such child was under eighteen years of age;
 - (2) The widow or widower shall be presumed to have been dependent upon the veteran upon showing by them, respectively, the marital cohabitation; the father and mother, respectively, shall submit under oath a statement of the dependency, to be filed with the application.

PAYMENT IN INSTALLMENTS

SEC. 603. The payments authorized by section 601 shall be made in ten equal quarterly installments, unless the total amount of the payment is less than \$50, in which case it shall be paid on the first installment date. No payments under the provisions of this title shall be made to the heirs or legal representatives of any dependents entitled thereto who die before receiving all the installment payments, but the remainder of such payments shall be made to the dependent or dependents in the next order of preference under section 601. All payments under this title shall be made by the Director.

APPLICATION BY DEPENDENT

SEC. 604. (a) A dependent may receive the benefits to which he is entitled under this title by filing an application therefor with the Secretary of War, if the last service of the veteran was with the military forces, or with the Secretary of the Navy, if his last service was with the naval forces.

(b) Applications for such benefits, whether vested or contingent, shall be made by the dependents of the veteran on or before January 1, 1928; except that in case of the death of the veteran during the six months immediately preceding such date the application shall be made at any time within six months after the death of the veteran. Payments under this title shall be made only to dependents who have made application in accordance with the provisions of this subdivision.

(c) An application shall be made (1) personally by the dependent, or (2) in case physical or mental incapacity prevents the making of a personal application, then by such representative of the dependent and in such manner as the Secretary of War and the Secretary of the Navy shall jointly by regulation prescribe. An application made by a representative other than one authorized by any such regulation shall be held void.

(d) The Secretary of War and the Secretary of the Navy shall jointly make any regulations necessary to the efficient administration of the provisions of this section.

TRANSMITTAL OF APPLICATION

SEC. 605. (a) As soon as practicable after the receipt of a valid application the Secretary of War or the Secretary of the Navy, as the case may be, shall transmit to the Director the application and a certificate setting forth—

- (1) The name and address of the applicant;
- (2) That the individual upon whom the applicant bases his claim to payment was a veteran;

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(3) The name of such veteran and the date and place of his birth; and
 (4) The amount of the adjusted service credit of the veteran together with the facts of record in the department upon which such above conclusions are based.
 (b) Upon receipt of such certificate the Director shall proceed to extend to the applicant the benefits provided in this title if the Director finds that the applicant is the dependent entitled thereto.

ASSIGNMENTS

SEC. 606. No right to payment under the provisions of this title shall be assignable or serve as security for any loan. Any assignment or loan made in violation of the provisions of this section shall be held void. The Director shall not make any payments under this title to any person other than the dependent or such representative of the dependent as the Director shall by regulation prescribe.

DEFINITIONS

SEC. 607. As used in this Act—

(a) The term "dependent" means a widow, widower, child, father, or mother;
 (b) The term "child" includes (1) a legitimate child; (2) a child legally adopted; (3) a stepchild, if a member of the veteran's household; (4) an illegitimate child, but, as to the father only, if acknowledged in writing signed by him, or if he has been judicially ordered or decreed to contribute to such child's support, or has been judicially decreed to be the putative father of such child; and
 (c) The terms "father" and "mother" include stepfathers and stepmothers, fathers and mothers through adoption, and persons who have, for a period of not less than one year, stood in loco parentis to the veteran at any time prior to the beginning of his service.

TITLE VII.—MISCELLANEOUS PROVISIONS

SEC. 701. The officers having charge of the administration of any of the provisions of this Act are authorized to appoint such officers, employees and agents in the District of Columbia and elsewhere, and to make such expenditures for rent, furniture, office equipment, printing, binding, telegrams, telephone, law books, books of reference, stationery, motor-propelled vehicles or trucks used for official purposes, traveling expenses and per diem in lieu of subsistence at not exceeding \$4 for officers, agents, and other employees, for the purchase of reports and materials for publications, and for other contingent and miscellaneous expenses, as may be necessary efficiently to execute the purposes of this Act and as may be provided for by the Congress from time to time. All such appointment shall be made subject to the civil service laws. In all appointments under this section preference shall, so far as practicable, be given to veterans. For the administration of the provisions of this Act, the President may except from the operation of section 4c of the Act entitled "an Act for making further and more effectual provisions for the National Defense, and for other purposes," approved June 3, 1916, as amended, or of any Act amendatory thereof, or supplemented thereto, not more than seven officers of the Army.

SEC. 702. Whoever knowingly makes any false or fraudulent statement of a material fact in any application, certificate or document made under the provisions of Title III, IV, V, or VI, or of any regulation made under any such title, shall, upon conviction thereof, be fined not more than \$1,000, or imprisoned not more than five years, or both.

SEC. 703. The Secretary of War, the Secretary of the Navy and the Director shall severally submit in the manner provided by law estimates of the amounts necessary to be expended in carrying out such provisions of this Act as each is charged with administering, and there is hereby authorized to be appropriated amounts sufficient to defray such expenditures. The Director shall also submit estimates for appropriations for the fund created by section 505.

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Work 6 days, then 6 days off. Paid all the time. Opportunity for travel. 15 days' vacation and 10 days' sick leave with full pay.

POSTOFFICE CLERK

\$1,400 to \$2,000 a Year

15 days' vacation and 10 days' sick leave every year with full pay. Promotion to positions paying up to \$5,400 a year.

CITY MAIL CARRIER

\$1,400 to \$1,800 a Year

15 days' vacation and 10 days' sick leave every year with full pay. Promotion to positions paying up to \$5,400 a year.

R. F. D. MAIL CARRIER

\$1,800 to \$2,600 a Year

15 days' vacation and 10 days' sick leave every year with full pay. A fine position for men in rural districts.

CUSTOMS INSPECTOR

\$4 to \$6 a Day

Yearly bonus of \$240. 30 days' vacation and 30 days' sick leave with full pay. 7-hour day. Extra pay for overtime.

POSTMASTER

\$1,000 to \$2,500 and Up

This is a position of great importance. In small towns a position that can be made very profitable.

INTERNAL REVENUE MEN

\$1,400 to \$3,000 a Year

Yearly bonus of \$240. 30 days' vacation and 30 days' sick leave with full pay. 7½-hour day. Positions open everywhere.

DEPARTMENTAL CLERK

\$1,100 to \$2,000 and Up

Yearly bonus of \$240. 30 days' vacation and 30 days' sick leave with full pay. 7½-hour day. Work in Washington or near home.

Florida's Oldest First Mortgage Bond House



At Last We Are Saving Money

When you actually manage your money and make it produce an income for you, instead of merely trying to hoard it, saving becomes a fascinating occupation, rather than a difficult, unpleasant task. Miller First Mortgage Bonds, with their unbroken safety record and their Florida interest rate up to 7½%, have opened the door of thrift and financial success to many people. Mail the coupon today for folder, "Invest by the Map," which explains how to get more interest according to geographical location.

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Bond & Mortgage Company
711 Miller Building, Miami, Florida

G. L. Miller Bond & Mortgage Company
711 Miller Building, Miami, Florida

Please send me, without obligation, folder "Invest by the Map," with circular describing a good 7½% first mortgage bond issue.

Name.....
Address.....
City and State.....

Bargains in Investments By "Finance"

Every human being likes a bargain. And a bargain as we understand it is something worth while obtained at less than the normal price.

Investments are judged on the basis of safety of the principal, the yield, and the ability to get one's money out at any time. An investment bargain would be a security safe as to principal, which yields more than safe investments are generally supposed to yield, and which could be sold without too much trouble, and for the price originally paid for it. If safe investments generally are yielding five per cent, investors want one that yields six; if they can find one of this sort and at the same time are not obliged to sacrifice any of the other elements which are necessary to good investments they have a bargain. In other words they have done better than most people have done, and it is human nature to obtain satisfaction from an accomplishment of this sort.

The general rule is, of course, that the higher the yield the greater the risk. Are there any investments which yield more than the average return, and which do not involve any more than average risk? If there are, and the investor can find them he has a bargain.

At certain times, due to business depressions, on the prevailing supply of money, investments sell at prices which seem lower than their intrinsic worth warrants. At such times bargains are to be had, if the investor happens to have the money. Unfortunately not many people have cash at such times, which is either the cause or effect of the business depression, and the shortage of funds. It is normal conditions we are discussing here, however, and the question we seek an answer for is whether it is always possible to get a more than average return on one's money, and still have a safe and satisfactory investment.

The securities which furnish the best solution of this problem seem to us to be the bonds secured by first mortgages on real estate—apartment houses, hotels, and business properties. Such bonds are not as readily marketable as bonds equally safe, and listed and regularly bought and sold on the floors of the exchanges, and this is one reason why they give the purchaser a higher return on his money offered by reputable houses, sound financially, and managed by men who know their business, however, they represent what many people consider real bargains, and make it possible for investors, large and small, to put their funds in a safe place and where the income they receive will run nearly one per cent. higher than the most popular and best of the railroad, industrial, and public utility issues. Moreover the question of market ability is not as important a factor as it might be either, because the best houses dealing in these bonds make a market for their own issues; that is to say they themselves will buy back the bonds they have sold their customers.

So it is that if a man is looking for a bargain in bonds he should give a thought to bonds of this class. Thousands of people have bought them and been satisfied; scores of new purchasers for them are being added to the lists every day, and if they take the pains to assure themselves they are dealing with reputable concerns there is no reason why they should not be satisfied too.



Mail the Coupon
for free
booklet

Should any Man do less?

What a glorious feeling for a man in the prime of life to know that through his own efforts he has built up a bulwark of wealth to protect those who are dependent upon him. Should any man do less?

You can become financially independent—you can provide for the future of your loved ones simply by living on a little less than you make and placing this surplus in safe interest bearing securities, such as 7% Adair Protected Bonds.

These first mortgage real estate bonds, issued by the South's Oldest Mortgage Investment House, are safeguarded by the knowledge gained from 58 years' experience in making first mortgage investments without loss to a single investor.

Make up your mind today to be financially independent. Mail the coupon for full information.

Adair Protected Bonds may be purchased outright or by our Monthly Investment Plan, which enables you to save at 7% interest. Full details upon request.

Denominations \$1,000, \$500 and \$100

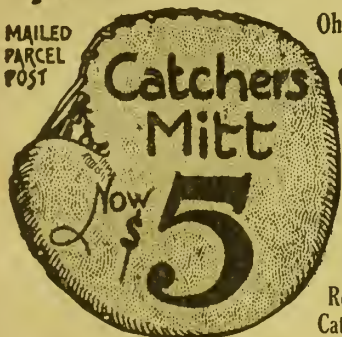
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First Mortgage Real Estate
Bonds

ADAIR REALTY & TRUST CO. Est. 1865
Dept. D-6, Healey Bldg., Atlanta, Ga.

Gentlemen:
Please send me without obligation your booklet, "How to Judge Southern Mortgage Bonds."

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Address.....

Special \$12 Reach



Oh, Boy
Act
Quick

No. 2A
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Reach
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Remarkable value. Late 1923 model, same as 1924 model, except for slight change in trimming. Will give same service, satisfaction, as 1924 model at saving of \$7.

Professional Full Moulded Scoop Model, narrow top edge. Finest Reaco Golden Tan Cow Hide. Hand-made asbestos felt pad. Rolled leather binding, lacing. Trap lacing thumb adjustment. Strap and buckle at wrist, hand protector.

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Consists of \$10 Catcher's Mitt, \$12 Leg Guards, \$12 Mask & \$15 Chest Protector.

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ESTABLISHED 28 YEARS

EARN MONEY AT HOME

YOU can earn \$1 to \$2 an hour in your spare time writing show cards. No canvassing or soliciting. We instruct you by our new simple Directograph System, supply you with work and pay you cash each week. Write today for full particulars and free booklet.

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The Perfected
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24 SHAVING EDGES

Always Sharp and Last a Lifetime. A Revelation to Shavers! Keenest Shaving Edges perfectly set, that hold against stiffest beards and really improve with use! Shaving Troubles and Expenses Ended for Life!

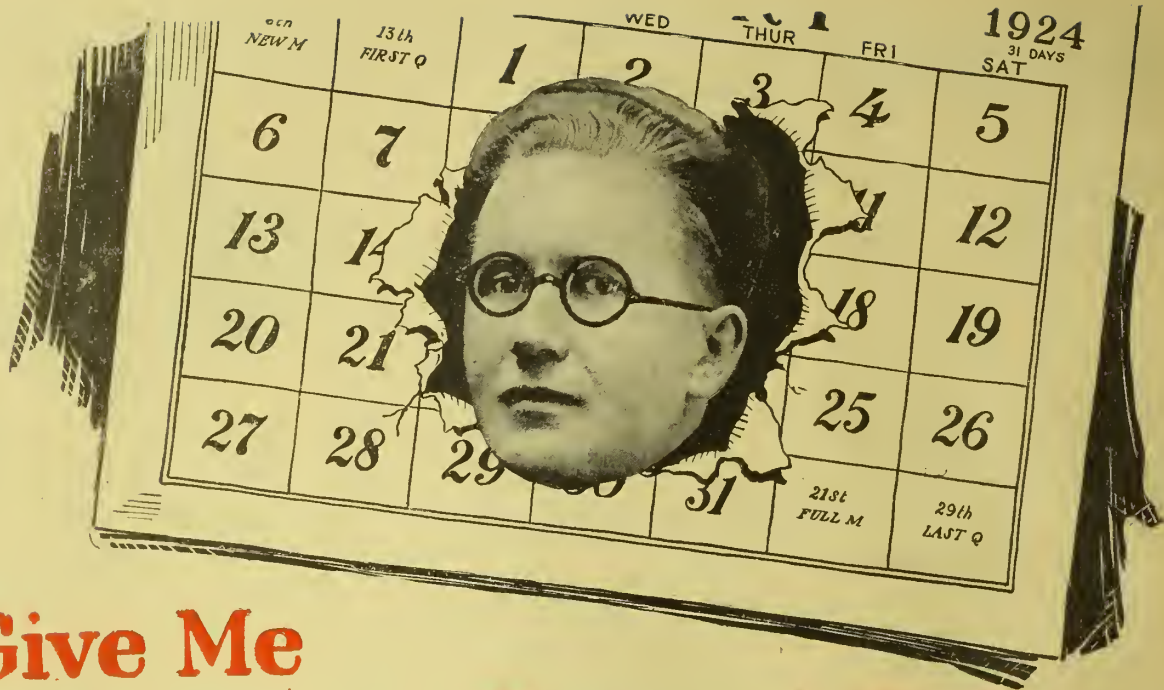
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Hon. F. B. Dickerson of Detroit writes: "Have used one blade 2½ years; shaves smoothly as ever."



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Give Me 15 Minutes a Day and I'll Grow New Hair for You In a Month — Or No Cost!

I have grown new hair for hundreds of others in 30 days. If I can't do the same for you—I don't want to keep a cent of your money. Let me send you—absolutely free—the evidence of what my new method has done for others. Just mail the coupon below.

By ALOIS MERKE

Founder of Famous Merke Institute, Fifth Ave., N. Y.

I REALIZE that I'm making an exceptional offer. I realize that probably no one ever dared to make such an offer before. But I mean every word I say. Give me 15 minutes a day for one month. And no matter how thin your hair may now be—my treatment will give you a new growth of hair in 30 days—or the test won't cost you a cent.

Sounds too good to be true—doesn't it? But I have already grown new hair for hundreds of others—many of whom had long ago despaired of regaining their hair. And if I can't do the same for you—just tell me so. There will be no red-tape or bother. Without asking a single question I'll instantly and gladly mail you a check refunding every cent you have paid me. That's my absolute GUARANTEE. I don't want your money unless—after 15 minutes of your time each day for a month—I grow new hair on your head.

Entirely New Method

Up to now many people believed that when hair fell out and ordinary measures failed to grow new hair that the roots were always dead. But from close observations made while treating hundreds of cases of thin, scanty falling hair—I found that in a very great many instances the hair roots were not dead—but merely dormant. The question is how in the world can hair-tonics and so called "restorers" ever grow hair when they do not even approach the cause of falling hair—dormant hair roots.

You would never think of rubbing "growing fluid" on the leaves of a dying plant and expect the plant to grow. Instead you would get right down to the roots and nourish them. It is exactly the same with the hair.

My treatment is the result of long years of ex-

perience spent at Heidelberg, Berlin, Paris, Cairo, Geneva and other centers of scientific research. And I believe that—for the first time in the history of dermatology—my method provides a means of penetrating directly to starving hair roots and supplying them with nourishment to make them grow new hair.

Results Guaranteed —or No Cost

Already at the Merke Institute, Fifth Avenue, New York, which I founded, prominent stage and social celebrities have paid as high as \$500 for the results secured by personal treatments. Yet now through my new home treatment these very same results may be obtained right in your own home,

WHAT USERS SAY

Scores of Other Letters
Tell the Same Story

Hair Growth After 3 Weeks

"Your treatment so far is nothing short of being wonderful. New growth started after three weeks' treatment. Dandruff entirely gone. Scalp is loose, healthy and am on the way to a new head of hair. My fears of baldness are gone forever. You may use my name and testimonial."—A. McK., Lakeview, N. J.

Hair About Gone

"I have now used your treatment 2 months and although I nearly lost my hair entirely and have been bald for 8 years, I was much surprised to see the improvement it has made for me in this short time. I think ten times the price of what I paid for it would not be any too much for it."—N. R. B., Glen Cove, N. Y.

Results Very Gratifying

"I have used your Thermocap Treatment for 8 weeks and although the top of my head has been entirely bald for 6 years, the results up to the present are very gratifying. In fact, the entire bald spot is covered with a fine growth of hair."—W. A. C., Kenmore, O.

and for just a few cents a day! The treatment may be taken in any home in which there is electricity. Hundreds of men and women who only recently were suffering from loss of hair have through this method acquired hair that is the envy and admiration of many of their friends. And as for dandruff and similar scalp disorders, they usually disappear after the first few treatments. Remember, I do not ask you to risk one penny. You try it on my absolute GUARANTEE that if after using my treatment for 15 minutes each day for a month you are not more than delighted with the growth of hair produced, then I won't keep a cent of your money.

Free Booklet Explains Treatment

If you will merely fill in and mail the coupon below I will gladly send you—without cost or obligation—an interesting 32-page booklet, describing my treatment in detail.

This booklet contains much helpful information on the care of the hair—and in addition shows by actual photographs what my treatment is doing for others.

No matter how much hair you have lost, this booklet will prove of deepest interest to you. So mail the coupon now—and it will be sent to you by return mail.

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Please send me, without cost or obligation on my part, a copy of the new booklet describing in detail the Merke Institute Home Treatment.

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